

**2011**  
**Missouri**

# **Life, Accident and Health Supplement Report**

**Statistics Section  
April 2012**



**DIFP**

**Jeremiah W. (Jay) Nixon**  
Governor

Department of Insurance,  
Financial Institutions &  
Professional Registration

**John M. Huff**  
Director

**MISSOURI  
LIFE  
ACCIDENT & HEALTH  
SUPPLEMENT REPORT  
2011**

**Department of Insurance, Financial Institutions & Professional Registration  
Statistics Section  
April 2012**

## PREFACE

The **Missouri Life, Accident & Health Supplement Report 2011** presents data collected by the Department of Insurance, Financial Institutions & Professional Registration from companies that file annual statement supplements for Missouri for 2011. This form is used to collect data in greater detail than reported in the 2011 Annual Statements. All life, health service corporations and fraternal companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo. Beginning in 1995, property and casualty companies were also required to complete the accident and health portion of the annual statement supplement for Missouri as an addendum to the supplement to page 19 of the annual statement.

The enclosed documentation, by company, provides information for each line of business specified in the annual statement supplement, with company profiles listed in alphabetical order. Charts have also been included in this publication, for each line of business, only if the line of business has five years of data to report. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years.

This publication also includes, Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years. Data collection for most of these lines of business started in 1993.

While every effort has been made to assure that all significant errors and omissions in the annual statement supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **Missouri Life, Accident & Health Supplement Report 2011** is published by the Statistics Section, Division of Market Regulation, Department of Insurance, Financial Institutions & Professional Registration. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690. The Department of Insurance, Financial Institutions & Professional Registration also has a web site located at [www.difp.mo.gov](http://www.difp.mo.gov).

# Other Publications Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

**Department of Insurance, Financial Institutions & Professional Registration  
P.O. Box 690  
Jefferson City, MO 65102-0690**

1. **Missouri Complaint Index Report**  
summary information: <http://insurance.mo.gov/consumers/complaints/compindx.php>
2. **Missouri Department of Insurance Annual Report**  
summary information: <http://difp.mo.gov/about.php>
3. **Missouri Legal Malpractice (Closed Claim) Report**  
summary information: <http://insurance.mo.gov/reports/legmal/>
4. **Missouri Property & Casualty Supplement Data Report**  
summary information: <http://insurance.mo.gov/reports/suppdata/>
5. **Missouri Market Share Report**  
summary information: <http://insurance.mo.gov/reports/mktshr/>
6. **Missouri Medical Malpractice (Closed Claim) Report**  
summary information: <http://insurance.mo.gov/reports/medmal/index.php>
7. **Missouri Product Liability (Closed Claim) Report**  
summary information: <http://insurance.mo.gov/reports/prodliab/>
8. **Missouri Real Estate Malpractice (Closed Claim) Report**  
summary information: <http://insurance.mo.gov/reports/remal/>
9. **Mortgage Guaranty Report**  
summary information: <http://insurance.mo.gov/reports/mortguar/>
10. **Missouri Health Maintenance Organization Report**  
summary information: <http://insurance.mo.gov/reports/hmo/>

**Databases:** For more information: <http://insurance.mo.gov/reports/index.php>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri Zip Code Insurance Data for:
  - Homeowners/Dwelling Fire,
  - Farmowners (dwelling only),
  - Mobile Home,
  - Earthquake, and
  - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

# TABLE OF CONTENTS

<b>Annual Statement Supplement Form</b>	<b>3</b>
<b>Definition of Terms</b>	<b>5</b>
<b>Historical Trends By Line of Business</b>	<b>13</b>
 <b>LIFE INSURANCE</b>	
<b>Total Life - By Line of Business</b>	<b>35</b>
 <b>Individual Life – By Line of Business By Company</b>	
<b>Whole Life</b>	<b>39</b>
<b>Term Life</b>	<b>46</b>
<b>Universal Life</b>	<b>52</b>
<b>Graded Death Benefits</b>	<b>57</b>
<b>Credit Life</b>	<b>59</b>
<b>Variable Life</b>	<b>61</b>
<b>Annuities</b>	
<b>Ordinary</b>	<b>64</b>
<b>Variable</b>	<b>70</b>
<b>Modified Guaranteed</b>	<b>73</b>
<b>Equity Indexed</b>	<b>75</b>
<b>Deposit-Type Funds</b>	<b>77</b>
<b>Other Considerations</b>	<b>81</b>
<b>Total Individual Life</b>	<b>83</b>
 <b>Group Life – By Line of Business By Company</b>	
<b>Whole Life</b>	<b>93</b>
<b>Term Life</b>	<b>96</b>
<b>Universal Life</b>	<b>100</b>
<b>Graded Death Benefits</b>	<b>102</b>
<b>Credit Life</b>	<b>104</b>
<b>Variable Life</b>	<b>106</b>
<b>Annuities</b>	
<b>Ordinary</b>	<b>108</b>
<b>Variable</b>	<b>111</b>
<b>Modified Guaranteed</b>	<b>113</b>
<b>Equity Indexed</b>	<b>115</b>
<b>Deposit-Type Funds</b>	<b>117</b>
<b>Other Considerations</b>	<b>119</b>
<b>Total Group Life</b>	<b>121</b>
 <b>Total Life Business – By Company</b>	<b>129</b>

## **ACCIDENT & HEALTH INSURANCE**

**Total Accident & Health - By Line of Business** 139

### **Individual Accident & Health – By Line of Business By Company**

<b>Medical Expense</b>	143
<b>Medicare Supplement</b>	145
<b>Long Term Care</b>	148
<b>Specified Disease</b>	151
<b>Accident Only</b>	154
<b>Disability Income</b>	157
<b>Dental</b>	161
<b>Limited Benefit</b>	163
<b>Short Term Credit Disability</b>	166
<b>Long Term Credit Disability</b>	168
<b>Stop Loss</b>	170
<b>Medicare Part D</b>	172
<b>Medicare Advantage/Medicare PPO Product</b>	174
<b>Total Individual Accident &amp; Health</b>	<b>176</b>

### **Group Accident & Health – By Line of Business By Company**

<b>Medical Expenses – Small Employer (2 – 50 Employees)</b>	183
<b>Medical Expenses – Small Employer (3 – 25 Employees)</b>	185
<b>Medical Expenses – Small Employer (3 – 25 Employees) with rate differentials not exceeding 20 percent</b>	187
<b>Medical Expenses – Large Employer with rate differentials not exceeding 20 percent</b>	189
<b>Medical Expenses – Large Employer</b>	191
<b>Medical Expenses – Association</b>	193
<b>Medical Expenses – Discretionary</b>	195
<b>Medical Expenses – Federal Employees</b>	197
<b>Total Comprehensive Medical Expenses</b>	199
<b>Medicare Supplement</b>	200
<b>Long Term Care</b>	202
<b>Specified Disease</b>	204
<b>Accident Only</b>	206
<b>Disability Income</b>	209
<b>Dental</b>	212
<b>Limited Benefit</b>	215
<b>Short Term Credit Disability</b>	218
<b>Long Term Credit Disability</b>	220
<b>Stop Loss</b>	222
<b>Medicare Part D</b>	224
<b>Medicare Advantage/Medicare PPO Product</b>	226
<b>Total Group Accident &amp; Health</b>	<b>228</b>

**Total Accident & Health Business – By Company**

**235**

**Life, Accident & Health Companies Mail Addresses  
& Telephone Numbers**

**243**

**SAMPLE COPY  
OF  
ANNUAL STATEMENT  
SUPPLEMENT FOR MISSOURI  
FOR YEAR ENDING  
DECEMBER 31, 2011**



MISSOURI DEPARTMENT OF INSURANCE,  
FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
ANNUAL STATEMENT SUPPLEMENT FOR MISSOURI

FOR YEAR ENDING

2011

DUE DATE MARCH 1

SEE INSTRUCTIONS ON REVERSE SIDE

NAIC GROUP NUMBER	NAIC COMPANY NUMBER	COMPANY	PERSON COMPLETING FORM		TELEPHONE NUMBER		
<b>LIFE INSURANCE</b>		<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>	<b>VI</b>
<b>INDIVIDUAL BUSINESS</b>		NUMBER OF INSURED	DIRECT PREMIUM & ANNUITY CONSIDERATIONS	DIRECT DIVIDENDS TO POLICYHOLDER	DIRECT CLAIMS, BENEFITS & SURRENDER VALUES PAID	LIFE INSURANCE IN FORCE (000) DECEMBER 31	
1.1) Whole	0	0	0	0	0	0	
1.2) Term	0	0	0	0	0	0	
1.3) Universal	0	0	0	0	0	0	
1.4) Graded Death Benefits	0	0	0	0	0	0	
1.5) Credit	0	0	0	0	0	0	
1.6) Variable Life	0	0	0	0	0	0	
1.7) Annuities (with life contingencies)	0	0	0	0	0	0	
a) Ordinary	0	0	0	0	0	0	
b) Variable	0	0	0	0	0	0	
c) Modified Guaranteed	0	0	0	0	0	0	
d) Equity Indexed	0	0	0	0	0	0	
1.8) Deposit-Type Contract Funds (including variable contracts without life contingencies)	0	0	0	0	0	0	
1.9) Other Considerations	0	0	0	0	0	0	
<b>1.10) TOTAL INDIVIDUAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>GROUP BUSINESS</b>							
2.1) Whole	0	0	0	0	0	0	
2.2) Term	0	0	0	0	0	0	
2.3) Universal	0	0	0	0	0	0	
2.4) Graded Death Benefits	0	0	0	0	0	0	
2.5) Credit	0	0	0	0	0	0	
2.6) Variable Life	0	0	0	0	0	0	
2.7) Annuities (with life contingencies)	0	0	0	0	0	0	
a) Ordinary	0	0	0	0	0	0	
b) Variable	0	0	0	0	0	0	
c) Modified Guaranteed	0	0	0	0	0	0	
d) Equity Indexed	0	0	0	0	0	0	
2.8) Deposit-Type Contract Funds (including variable contracts without life contingencies)	0	0	0	0	0	0	
2.9) Other Considerations	0	0	0	0	0	0	
<b>2.10) TOTAL GROUP</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>3) TOTAL LIFE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>ACCIDENT &amp; HEALTH INSURANCE</b>		<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>	<b>VI</b>
<b>INDIVIDUAL BUSINESS</b>		NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
4.1) Comprehensive Medical Expense (see definition on reverse side)	0	0	0	0	0	0	0
4.2) Medicare Supplement	0	0	0	0	0	0	0
4.3) Long Term Care	0	0	0	0	0	0	0
4.4) Specified Disease	0	0	0	0	0	0	0
4.5) Accident Only	0	0	0	0	0	0	0
4.6) Disability Income	0	0	0	0	0	0	0
4.7) Dental	0	0	0	0	0	0	0
4.8) Limited Benefit	0	0	0	0	0	0	0
4.9) Short Term Credit Disability (less than 10 years)	0	0	0	0	0	0	0
4.10) Long Term Credit Disability (Mortgage)	0	0	0	0	0	0	0
4.11) Credit Unemployment	0	0	0	0	0	0	0
4.12) Stop Loss	0	0	0	0	0	0	0
4.13) Medicare Part D	0	0	0	0	0	0	0
4.14) Medicare Advantage/Medicare PPO Product	0	0	0	0	0	0	0
<b>4.15) TOTAL INDIVIDUAL</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>GROUP BUSINESS</b>							
5.1) Comprehensive Medical Expense	0	0	0	0	0	0	0
a) Small employer (2-50 employees)	0	0	0	0	0	0	0
b) Large employer/union (over 50 employees)	0	0	0	0	0	0	0
c) Association	0	0	0	0	0	0	0
d) Discretionary	0	0	0	0	0	0	0
e) Federal Employees (line 24.1)	0	0	0	0	0	0	0
5.2) Medicare Supplement	0	0	0	0	0	0	0
5.3) Long Term Care	0	0	0	0	0	0	0
5.4) Specified Disease	0	0	0	0	0	0	0
5.5) Accident Only	0	0	0	0	0	0	0
5.6) Disability Income	0	0	0	0	0	0	0
5.7) Dental	0	0	0	0	0	0	0
5.8) Limited Benefit	0	0	0	0	0	0	0
5.9) Short Term Credit Disability (less than 10 years)	0	0	0	0	0	0	0
5.10) Long Term Credit Disability (Mortgage)	0	0	0	0	0	0	0
5.11) Credit Unemployment	0	0	0	0	0	0	0
5.12) Stop Loss	0	0	0	0	0	0	0
5.13) Medicare Part D	0	0	0	0	0	0	0
5.14) Medicare Advantage/Medicare PPO Product	0	0	0	0	0	0	0
<b>5.15) TOTAL GROUP</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>6) TOTAL ACCIDENT &amp; HEALTH</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION NEEDED FOR SMALL EMPLOYERS AND ASSOCIATIONS

<b>ADDITIONAL SMALL EMPLOYER COMPREHENSIVE MEDICAL EXPENSE INFORMATION</b>						
	NUMBER OF INSUREDS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
7.1) Small employer (3-25 employees)	0	0	0	0	0	0
7.2) Number of insured employers reported on Line 5.1a: 0						
7.3) Number of insured employers reported on Line 7.1: 0						
<b>ADDITIONAL ASSOCIATION INFORMATION</b>						
	NUMBER OF INSUREDS	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
8.1) Small employers (3-25 employees) in associations with rate differentials exceeding 20 percent.	0	0	0	0	0	0
8.2) Small employers (3-25 employees) in associations with rate differentials NOT exceeding 20 percent.	0	0	0	0	0	0
8.3) Large employers in association plans with rate differentials exceeding 20 percent.	0	0	0	0	0	0
8.4) Large employers in association plans with rate differentials NOT exceeding 20 percent.	0	0	0	0	0	0
8.1a) Number of insured employers reported on Line 8.1: 0						
8.2a) Number of insured employers reported on Line 8.2: 0						
8.3a) Number of insured employers reported on Line 8.3: 0						
8.4a) Number of insured employers reported on Line 8.4: 0						

**DEFINITIONS FOR SPECIFIC LINES OF BUSINESS**

**NUMBER OF INSUREDS AS OF DECEMBER 31 OF REPORT YEAR:**

For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders, plus all dependents.

**COMPREHENSIVE MEDICAL EXPENSE:**

This category includes major medical, comprehensive medical and other hospital-surgical-medical benefit plans designed to be the insured person's primary health benefit coverage. Do not include plans covering less than 50% of incurred expenses.

**LIMITED BENEFIT:**

Includes vision, nursing care (other than long-term care), hospital indemnity and any other single service plan or program, not otherwise reported herein.

**SMALL EMPLOYER:**

(2-50 employees) (Line 5.1a): This term means major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

**ASSOCIATION:**

(Line 5.1c): This term means major medical or comprehensive group medical expense insurance coverage sold to members of associations THAT IS NOT subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

**SMALL EMPLOYER:**

(3-25 employees) (Line 7.1): This term means major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.

**STOP LOSS:**

Include any premium for employer self-funded group health plan excess loss coverage, including any such coverage issued or provided through minimum premium plans or other self funded health benefit plans.

**MEDICARE PART D:**

Pursuant to the Medicare Modernization Act, companies writing prescription drug coverage, through Medicare Part D, must report their data on line numbers 4.13 and/or 5.13.

**MEDICARE ADVANTAGE:**

A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.

**ADDITIONAL ASSOCIATION INFORMATION (LINES 8.1 THROUGH 8.4):**

Report only business that offers coverage to associations that include both small (3-25 employees) and large employers. Please refer to the instructions that were included in your packet for additional information.

If additional definitions are needed for detail lines of business, please send a self-addressed stamped envelope to this office (no phone calls please).

**EXPLANATION IF PREMIUMS ARE REPORTED, BUT NO INSUREDS:**

\_\_\_\_\_

\_\_\_\_\_

## DEFINITION OF TERMS

### Life Insurance

**Number Of Insureds:** For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premium or annuity considerations by company divided by the total amount of direct premium and annuity considerations industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year compared to all companies reporting premiums (or annuity considerations) for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of **1 (one)**.

**Direct Premiums:** The dollar amount charged when a policyholder contracts for life insurance coverage before reinsurance has been ceded and/or assumed. Rules of life insurance accounting require reporting premiums actually collected.

**Annuity Considerations:** Single payment or periodic payments that are made to purchase an annuity. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Claims and Benefits Paid:** The dollar amount paid in performance of obligations imposed by life or annuity contracts including death benefits, matured endowments, annuity benefits, surrender values and other claims. Includes amounts paid during the current year for obligations incurred in prior years but not obligations to be paid in future years. This is a cash flow item only and not a measure of the profitability or the cost of current coverages.

**Life Insurance in Force:** The value of life insurance in force at year end, which is equal to the amount of insurance in force the previous year plus new contracts issued less contracts ceased during the year.

**Benefits Ratio:** The dollar amount of direct claims and benefits paid plus the dollar amount of direct dividends paid divided by the dollar amount of direct premium and/or annuity considerations for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims, benefits, and/or dividends.

**Cash Flow Loss Ratio:** The dollar amount of direct claims and benefits paid divided by the dollar amount of direct premium and/or annuity considerations written for a particular line of business being analyzed, expressed as a percentage.

**Whole Life:** A life insurance contract arrangement by which the insured person, upon payment of premium, is guaranteed that upon death, a named beneficiary will receive a stated amount. Though

legally whole life contracts are nondivisible entities, they continue to be explained as a combination of "term insurance protection" and "savings". A policyholder may borrow from the insurer an amount up to the cash value, at a contractual rate of interest, using the cash value as collateral. Premiums for a whole life policy may be paid over the life of the insured or for a limited period during which the higher premium charged pays up the policy.

**Term Life:** Life insurance which stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.

**Universal Life:** A life insurance policy under which (1) premiums are flexible, not fixed; (2) protection is adjustable, not fixed; and (3) insurance company expenses and other charges are specifically disclosed to a purchaser.

**Graded Death Benefit:** A death payment that increases with the age of an insured. Graded benefits may increase gradually and then level off, or may increase sharply before becoming level.

**Credit Life:** Insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

**Variable Life:** Any individual policy which provides for life insurance the amount or duration of which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy pursuant to section 376.309, RSMo of the insurance laws of the state of domicile of a foreign or alien insurer.

**Annuities:** Contract sold by insurance companies that pays a periodic income benefit for the life of the person (the annuitant) purchasing the contract, or for a specified length of time.

**Ordinary:** An agreement by an insurer guaranteeing that a specific sum of money will be paid in the future, usually as monthly income, to the annuitant.

**Variable:** An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.

**Modified Guaranteed:** Deferred annuity contract, the underlying assets of which are held in a separate account and the values of which are guaranteed if held for specified periods. It contains nonforfeiture values that are based upon a market-value adjustment formula if held for shorter periods. This formula may or may not reflect the value of assets held in the separate account. The assets underlying the contract must be in a separate account during the period when the contract holder can surrender the contract.

**Equity Indexed:** Deferred annuity contract whose values are based in any way on the developing value of a financial index, such as the S&P 500, but which has minimum values determined by the nonforfeiture law for deferred annuities issued in this state.

**Deposit-Type Funds:** Premiums, annuity considerations, deposits, and other annuity income not reported on previous lines as direct premiums or annuity considerations, for which individual annuitants can be identified as Missouri residents. This applies to contracts issued on an individual or group basis.

**Other Considerations:** Unallocated annuity considerations and other unallocated deposits which incorporate mortality or morbidity risk.

# DEFINITION OF TERMS

## Accident & Health

**Number Of Insureds:** For individual policies, the number of insured must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year to all companies reporting premiums for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of 1.

**Direct Premiums Written:** Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of direct premiums written for a particular line of business being analyzed, expressed as a percentage.

**Medical Expense:** A form of health insurance that provides benefits for medical, surgical, and hospital expenses.

**Small Employer (2 – 50 employees) or (3 – 25 employees):** Major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

**Small Employer (3 – 25 employees):** Major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.

**Medicare Supplement:** A group or individual policy of accident and sickness insurance or a subscriber contract of hospital and medical service associations or health maintenance organizations, other than a policy issued pursuant to a contract under Section 1876 or Section 1833 of the federal Social Security Act, which is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical or surgical expenses of persons eligible for Medicare.

**Long Term Care:** Any policy, contract, certificate, evidence of coverage or rider advertised, marketed, offered or designed to provide coverage for not less than 12 consecutive months for each covered person on an expense incurred, indemnity, prepaid or other basis; for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance of personal care services, provided in a setting other than an acute care unit of a hospital. Such term includes group and individual annuities and life insurance policies or riders which provide directly or which supplement long-term care insurance. Such term also includes a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity.

**Specified Disease:** A policy for certain specified diseases only, such as cancer, heart attacks, scarlet fever, smallpox, polio, tetanus, etc.

**Accident Only:** A form of health insurance against loss by bodily injury.

**Disability Income:** A form of health insurance that provides periodic payments to replace income, actually or presumptively lost, when the insured is unable to work as a result of sickness or injury.

**Limited Benefit:** Policies that are not otherwise described herein and which pay benefits only for specified perils, in contrast to those paying for all accident and sickness perils.

**Short Term Credit Disability:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of less than 10 years.

**Long Term Credit Disability (Mortgage):** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of 10 years or more.

**Credit Unemployment:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other transaction on credit when the debtor is involuntarily unemployed.

**Stop Loss:** A policy, certificate, contract endorsement, attachments, amendments or other modifications to that contract, which protects an employer, trustee, or association against an aggregate amount of claims over a period, by insuring against losses of an employer's self-funded health plan or losses in excess of a specified amount or percentage of the earned premium income.

**Medicare Part D:** Optional prescription drug benefits provided through Medicare.

**Medicare Advantage/Medicare PPO Product:** A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.

**HISTORICAL TRENDS  
BY  
LINE OF BUSINESS**

**2002- 2011**

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## INDIVIDUAL WHOLE LIFE

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$784,548,602	\$834,005,699	\$316,967,016	106.30%	146.71%	4.23%	
2003	\$719,119,352	\$797,276,767	\$323,220,961	110.87%	155.82%	-8.34%	
2004	\$760,946,118	\$860,216,353	\$311,864,185	113.05%	154.03%	5.82%	
2005	\$701,647,462	\$1,237,629,495	\$308,194,063	176.39%	220.31%	-7.79%	
2006	\$725,236,838	\$788,864,126	\$310,866,850	108.77%	151.64%	3.36%	
2007	\$694,747,666	\$790,985,364	\$319,678,240	113.85%	159.87%	-4.20%	
2008	\$748,437,727	\$736,438,264	\$338,046,133	98.40%	143.56%	7.73%	
2009	\$799,312,076	\$774,801,316	\$307,533,931	96.93%	135.41%	6.80%	
2010	\$758,779,078	\$816,381,087	\$303,342,750	107.59%	147.57%	-5.07%	
2011	\$786,350,923	\$863,513,981	\$299,868,378	109.81%	147.95%	3.63%	

## INDIVIDUAL TERM LIFE

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$264,255,937	\$191,261,162	\$15,404,195	72.38%	78.21%	13.90%	
2003	\$311,467,903	\$184,996,306	\$10,173,738	59.39%	62.66%	17.87%	
2004	\$347,382,114	\$212,249,288	\$9,263,420	61.10%	63.77%	11.53%	
2005	\$346,852,356	\$259,159,296	\$8,750,340	74.72%	77.24%	-0.15%	
2006	\$324,914,256	\$205,976,421	\$9,376,107	63.39%	66.28%	-6.32%	
2007	\$425,122,250	\$261,285,814	\$9,199,275	61.46%	63.63%	30.84%	
2008	\$395,958,904	\$290,161,126	\$8,651,368	73.28%	75.47%	-6.86%	
2009	\$423,071,586	\$304,322,036	\$8,376,438	71.93%	73.91%	6.85%	
2010	\$439,557,425	\$297,048,781	\$9,068,723	67.58%	69.64%	3.90%	
2011	\$457,331,590	\$360,743,348	\$9,032,450	78.88%	80.86%	4.04%	

## INDIVIDUAL UNIVERSAL LIFE

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$464,925,509	\$359,544,541	\$5,035,888	77.33%	78.42%	12.16%	
2003	\$491,131,691	\$331,504,239	\$6,524,954	67.50%	68.83%	5.64%	
2004	\$552,152,498	\$479,281,007	\$4,442,311	86.80%	87.61%	12.42%	
2005	\$504,117,494	\$348,497,145	\$5,165,009	69.13%	70.15%	-8.70%	
2006	\$507,239,598	\$394,254,964	\$4,264,290	77.73%	78.57%	0.62%	
2007	\$515,700,108	\$341,779,305	\$4,735,773	66.27%	67.19%	1.67%	
2008	\$506,318,432	\$538,538,821	\$4,688,405	106.36%	107.29%	-1.82%	
2009	\$536,202,703	\$501,958,628	\$4,796,339	93.61%	94.51%	5.90%	
2010	\$565,873,745	\$539,744,964	\$4,768,418	95.38%	96.23%	5.53%	
2011	\$568,381,773	\$446,012,031	\$3,756,845	78.47%	79.13%	0.44%	

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## INDIVIDUAL GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$10,412,824	\$7,480,188	\$201,132	71.84%	73.77%	-4.28%	
2003	\$10,595,166	\$7,331,969	\$194,172	69.20%	71.03%	1.75%	
2004	\$10,223,158	\$7,853,757	\$190,529	76.82%	78.69%	-3.51%	
2005	\$9,615,705	\$8,308,272	\$179,856	86.40%	88.27%	-5.94%	
2006	\$8,937,343	\$8,483,380	\$162,029	94.92%	96.73%	-7.05%	
2007	\$23,472,241	\$9,939,838	\$34,632	42.35%	42.49%	162.63%	
2008	\$8,864,756	\$7,687,584	\$29,669	86.72%	87.06%	-62.23%	
2009	\$8,757,712	\$6,806,522	\$43,061	77.72%	78.21%	-1.21%	
2010	\$9,644,719	\$8,060,521	\$40,640	83.57%	84.00%	10.13%	
2011	\$10,099,031	\$6,625,480	\$34,471	65.61%	65.95%	4.71%	

## INDIVIDUAL CREDIT LIFE

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$8,279,028	\$3,618,201	\$6,441	43.70%	43.78%	11.22%	
2003	\$3,536,919	\$2,241,861	\$0	63.38%	63.38%	-57.28%	
2004	\$3,297,476	\$2,866,583	\$0	86.93%	86.93%	-6.77%	
2005	\$4,054,966	\$2,669,454	\$0	65.83%	65.83%	22.97%	
2006	\$4,866,381	\$1,681,669	\$0	34.56%	34.56%	20.01%	
2007	\$1,789,474	\$1,088,251	\$0	60.81%	60.81%	-63.23%	
2008	\$1,547,031	\$1,128,422	\$0	72.94%	72.94%	-13.55%	
2009	\$1,261,983	\$924,148	\$0	73.23%	73.23%	-18.43%	
2010	\$1,354,198	\$898,378	\$0	66.34%	66.34%	7.31%	
2011	\$1,270,595	\$660,841	\$0	52.01%	52.01%	-6.17%	

## INDIVIDUAL VARIABLE LIFE

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$263,942,909	\$153,198,805	\$9,623,305	58.04%	61.69%	-15.67%	
2003	\$281,526,177	\$171,943,996	\$2,295,915	61.08%	61.89%	6.66%	
2004	\$266,155,970	\$298,729,942	\$3,393,872	112.24%	113.51%	-5.46%	
2005	\$264,276,576	\$353,997,068	\$3,668,394	133.95%	135.34%	-0.71%	
2006	\$268,013,253	\$204,479,712	\$3,054,607	76.29%	77.43%	1.41%	
2007	\$247,583,451	\$187,770,718	\$3,803,419	75.84%	77.38%	-7.62%	
2008	\$277,320,633	\$206,589,636	\$6,038,403	74.49%	76.67%	12.01%	
2009	\$240,292,022	\$179,561,163	\$6,092,383	74.73%	77.26%	-13.35%	
2010	\$177,275,171	\$171,285,619	\$3,860,704	96.62%	98.80%	-26.23%	
2011	\$166,464,971	\$207,194,066	\$3,502,166	124.47%	126.57%	-6.10%	

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## INDIVIDUAL ORDINARY ANNUITIES

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$1,554,696,964	\$872,194,110	\$1,965,701	56.10%	56.23%	19.06%	
2003	\$1,266,302,842	\$823,503,089	\$1,915,121	65.03%	65.18%	-18.55%	
2004	\$1,208,751,601	\$1,005,859,160	\$1,418,229	83.21%	83.33%	-4.54%	
2005	\$1,212,579,611	\$1,133,952,482	\$849,961	93.52%	93.59%	0.32%	
2006	\$1,089,198,163	\$1,374,264,980	\$852,692	126.17%	126.25%	-10.18%	
2007	\$1,079,427,402	\$1,560,890,843	\$53,486,559	144.60%	149.56%	-0.90%	
2008	\$1,631,861,118	\$1,466,679,173	\$51,748,396	89.88%	93.05%	51.18%	
2009	\$1,881,745,967	\$1,193,717,953	\$26,323,356	63.44%	64.84%	15.31%	
2010	\$1,309,778,605	\$1,144,776,801	\$31,444,836	87.40%	89.80%	-30.40%	
2011	\$1,192,968,099	\$1,258,219,180	\$34,403,385	105.47%	108.35%	-8.92%	

## INDIVIDUAL VARIABLE ANNUITIES

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$892,245,719	\$460,158,691	\$64,575,284	51.57%	58.81%	114.15%	
2003	\$1,104,621,663	\$565,750,142	\$59,360,346	51.22%	56.59%	23.80%	
2004	\$1,114,587,077	\$702,024,508	\$52,713,101	62.99%	67.71%	0.90%	
2005	\$1,048,332,179	\$827,719,273	\$47,621,403	78.96%	83.50%	-5.94%	
2006	\$1,088,966,954	\$1,009,354,714	\$45,876,413	92.69%	96.90%	3.88%	
2007	\$1,522,786,782	\$1,225,527,244	\$641,646	80.48%	80.52%	39.84%	
2008	\$1,543,627,079	\$1,082,655,878	\$710,225	70.14%	70.18%	1.37%	
2009	\$1,582,794,395	\$889,922,798	\$656,824	56.22%	56.27%	2.54%	
2010	\$2,487,777,384	\$1,237,313,379	\$415,628	49.74%	49.75%	57.18%	
2011	\$3,230,892,805	\$1,576,113,885	\$494,908	48.78%	48.80%	29.87%	

## INDIVIDUAL MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$89,880,827	\$12,790,919	\$0	14.23%	14.23%	67.47%	
2003	\$11,725,883	\$4,516,103	\$0	38.51%	38.51%	-86.95%	
2004	\$27,098,172	\$2,257,259	\$0	8.33%	8.33%	131.10%	
2005	\$19,308,562	\$18,457,937	\$0	95.59%	95.59%	-28.75%	
2006	\$31,764,685	\$25,070,263	\$0	78.92%	78.92%	64.51%	
2007	\$48,616,121	\$43,945,474	\$0	90.39%	90.39%	53.05%	
2008	\$39,764,892	\$13,353,309	\$0	33.58%	33.58%	-18.21%	
2009	\$40,813,426	\$26,731,280	\$0	65.50%	65.50%	2.64%	
2010	\$12,197,132	\$15,685,937	\$0	128.60%	128.60%	-70.11%	
2011	\$12,101,438	\$43,843,642	\$0	362.30%	362.30%	-0.78%	

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## INDIVIDUAL EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$112,708,695	\$35,525,743	\$0	31.52%	31.52%	52.27%	
2003	\$147,198,494	\$42,698,243	\$0	29.01%	29.01%	30.60%	
2004	\$267,201,368	\$43,888,877	\$0	16.43%	16.43%	81.52%	
2005	\$321,080,132	\$69,014,616	\$0	21.49%	21.49%	20.16%	
2006	\$446,186,722	\$134,225,653	\$0	30.08%	30.08%	38.96%	
2007	\$428,750,802	\$154,362,112	\$0	36.00%	36.00%	-3.91%	
2008	\$435,444,489	\$211,062,150	\$0	48.47%	48.47%	1.56%	
2009	\$560,333,304	\$299,230,120	\$0	53.40%	53.40%	28.68%	
2010	\$566,551,393	\$321,163,131	\$0	56.69%	56.69%	1.11%	
2011	\$569,608,781	\$313,033,675	\$0	54.96%	54.96%	0.54%	

## INDIVIDUAL DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$88,565,544	\$52,125,293	\$561,135	58.86%	59.49%	-87.10%	
2003	\$102,610,655	\$39,995,760	\$498,456	38.98%	39.46%	15.86%	
2004	\$96,881,454	\$48,101,602	\$277,219	49.65%	49.94%	-5.58%	
2005	\$100,971,117	\$66,680,404	\$101,959	66.04%	66.14%	4.22%	
2006	\$91,593,260	\$71,457,947	\$42,509	78.02%	78.06%	-9.29%	
2007	\$96,311,198	\$52,897,047	\$84,040	54.92%	55.01%	5.15%	
2008	\$82,238,597	\$48,286,363	\$114,856	58.71%	58.85%	-14.61%	
2009	\$91,432,950	\$34,187,288	\$97,555	37.39%	37.50%	11.18%	
2010	\$102,674,813	\$36,662,224	\$74,101	35.71%	35.78%	12.30%	
2011	\$147,958,412	\$46,172,956	\$51,646	31.21%	31.24%	44.10%	

## INDIVIDUAL OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$399,119,934	\$352,898,306	\$0	88.42%	88.42%	N/A	
2003	\$480,669,951	\$377,279,394	\$102	78.49%	78.49%	20.43%	
2004	\$496,081,628	\$459,729,681	\$0	92.67%	92.67%	3.21%	
2005	\$448,897,065	\$529,386,474	\$177	117.93%	117.93%	-9.51%	
2006	\$519,929,434	\$547,251,323	\$85	105.25%	105.25%	15.82%	
2007	\$523,533,060	\$469,141,807	\$127	89.61%	89.61%	0.69%	
2008	\$421,007,575	\$376,030,181	\$133	89.32%	89.32%	-19.58%	
2009	\$172,110,079	\$283,964,187	\$139	164.99%	164.99%	-59.12%	
2010	\$123,482,526	\$309,688,784	\$146	250.80%	250.80%	-28.25%	
2011	\$146,503,239	\$337,569,411	\$152	230.42%	230.42%	18.64%	

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## GROUP WHOLE LIFE

YEAR	TOTAL DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN		
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	
2002	\$72,219,558	\$101,223,887	\$78,323	140.16%	140.27%	22.92%
2003	\$58,182,769	\$199,755,503	\$58,983	343.32%	343.43%	-19.44%
2004	\$47,766,867	\$159,350,495	\$72,074	333.60%	333.75%	-17.90%
2005	\$48,687,415	\$79,016,263	\$75,575	162.29%	162.45%	1.93%
2006	\$33,344,915	\$195,331,633	\$64,850	585.79%	585.99%	-31.51%
2007	\$31,286,221	\$238,746,197	\$75,377	763.10%	763.34%	-6.17%
2008	\$34,361,533	\$143,596,796	\$269,837	417.90%	418.69%	9.83%
2009	\$33,265,813	\$256,477,980	\$20,515	771.00%	771.06%	-3.19%
2010	\$73,423,631	\$214,052,894	\$827,390	291.53%	292.66%	120.72%
2011	\$40,851,047	\$297,389,377	\$7,936	727.98%	728.00%	-44.36%

## GROUP TERM LIFE

YEAR	TOTAL DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN		
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	
2002	\$320,918,890	\$367,675,046	\$4,138,916	114.57%	115.86%	-5.62%
2003	\$346,465,528	\$348,268,875	\$3,769,039	100.52%	101.61%	7.96%
2004	\$340,509,430	\$375,549,371	\$2,662,813	110.29%	111.07%	-1.72%
2005	\$376,714,634	\$397,857,704	\$1,296,566	105.61%	105.96%	10.63%
2006	\$429,762,613	\$358,404,593	\$1,551,526	83.40%	83.76%	14.08%
2007	\$431,403,454	\$359,258,987	\$1,514,546	83.28%	83.63%	0.38%
2008	\$441,547,932	\$389,417,306	\$1,921,557	88.19%	88.63%	2.35%
2009	\$455,540,029	\$489,986,143	\$1,468,996	107.56%	107.88%	3.17%
2010	\$385,905,526	\$439,920,936	\$1,057,661	114.00%	114.27%	-15.29%
2011	\$447,738,187	\$523,710,194	\$1,506,242	116.97%	117.30%	16.02%

## GROUP UNIVERSAL LIFE

YEAR	TOTAL DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN		
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	
2002	\$38,246,367	\$58,441,328	\$62,270	152.80%	152.97%	35.88%
2003	\$84,220,414	\$22,705,391	\$114,261	26.96%	27.10%	120.21%
2004	\$35,587,319	\$25,201,675	\$233,826	70.82%	71.47%	-57.75%
2005	\$31,283,999	\$30,446,603	\$25,564	97.32%	97.40%	-12.09%
2006	\$29,301,961	\$36,623,309	\$69,924	124.99%	125.22%	-6.34%
2007	\$29,674,076	\$29,573,775	\$54,621	99.66%	99.85%	1.27%
2008	\$27,685,127	\$43,898,383	\$59,145	158.56%	158.78%	-6.70%
2009	\$27,944,222	\$81,431,567	\$57,450	291.41%	291.61%	0.94%
2010	\$22,774,494	\$43,994,485	\$0	193.17%	193.17%	-18.50%
2011	\$31,832,669	\$51,013,309	\$56,713	160.25%	160.43%	39.77%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## GROUP GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$6,794,329	\$4,078,730	\$0	60.03%	60.03%	-6.20%	
2003	\$5,670,626	\$3,778,556	\$0	66.63%	66.63%	-16.54%	
2004	\$7,165,366	\$4,885,565	\$0	68.18%	68.18%	26.36%	
2005	\$5,742,761	\$5,271,944	\$0	91.80%	91.80%	-19.85%	
2006	\$6,078,944	\$5,664,078	\$0	93.18%	93.18%	5.85%	
2007	\$6,804,008	\$4,996,951	\$0	73.44%	73.44%	11.93%	
2008	\$6,688,145	\$4,542,822	\$0	67.92%	67.92%	-1.70%	
2009	\$6,536,371	\$5,226,765	\$0	79.96%	79.96%	-2.27%	
2010	\$6,442,118	\$5,515,759	\$0	85.62%	85.62%	-1.44%	
2011	\$6,579,972	\$5,041,623	\$0	76.62%	76.62%	2.14%	

## GROUP CREDIT LIFE

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$32,514,714	\$23,174,177	\$31,793	71.27%	71.37%	-37.90%	
2003	\$31,327,282	\$22,656,984	\$11,355	72.32%	72.36%	-3.65%	
2004	\$33,920,188	\$18,191,182	\$33,742	53.63%	53.73%	8.28%	
2005	\$34,553,971	\$15,962,140	\$43,284	46.19%	46.32%	1.87%	
2006	\$31,965,380	\$16,229,948	\$28,318	50.77%	50.86%	-7.49%	
2007	\$34,865,411	\$16,000,567	\$14,676	45.89%	45.93%	9.07%	
2008	\$28,058,128	\$16,504,778	\$29,790	58.82%	58.93%	-19.52%	
2009	\$20,030,083	\$13,839,317	\$0	69.09%	69.09%	-28.61%	
2010	\$18,951,964	\$14,064,472	\$20,835	74.21%	74.32%	-5.38%	
2011	\$18,693,496	\$12,039,223	\$0	64.40%	64.40%	-1.36%	

## GROUP VARIABLE LIFE

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$38,795,524	\$14,271,192	\$1,359	36.79%	36.79%	-43.78%	
2003	\$26,933,545	\$11,105,514	\$11,660	41.23%	41.28%	-30.58%	
2004	\$39,853,535	\$15,457,657	\$5,399	38.79%	38.80%	47.97%	
2005	\$20,486,416	\$20,592,546	\$3,748	100.52%	100.54%	-48.60%	
2006	\$22,475,590	\$19,826,088	\$2,623	88.21%	88.22%	9.71%	
2007	\$140,088,224	\$20,329,605	\$7,434	14.51%	14.52%	523.29%	
2008	\$20,806,062	\$68,233,492	\$6,875	327.95%	327.98%	-85.15%	
2009	\$18,108,043	\$60,643,235	\$11,903	334.90%	334.96%	-12.97%	
2010	\$13,744,813	\$23,437,707	\$15,512	170.52%	170.63%	-24.10%	
2011	\$16,235,622	\$23,322,145	\$16,109	143.65%	143.75%	18.12%	

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## GROUP ORDINARY ANNUITIES

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$608,524,892	\$737,808,792	\$2,324,553	121.25%	121.63%	-30.30%	
2003	\$560,615,173	\$731,466,554	\$706,082	130.48%	130.60%	-7.87%	
2004	\$799,869,908	\$597,706,268	\$558,916	74.73%	74.80%	42.68%	
2005	\$589,733,120	\$1,383,275,797	\$554,174	234.56%	234.65%	-26.27%	
2006	\$497,524,140	\$765,071,081	\$469,820	153.78%	153.87%	-15.64%	
2007	\$520,287,792	\$519,994,112	\$6,621,363	99.94%	101.22%	4.58%	
2008	\$784,092,407	\$690,989,009	\$8,208,130	88.13%	89.17%	50.70%	
2009	\$526,376,668	\$523,939,409	\$1,467,933	99.54%	99.82%	-32.87%	
2010	\$377,742,889	\$354,147,826	\$3,527,400	93.75%	94.69%	-28.24%	
2011	\$443,394,917	\$371,677,173	\$4,816,386	83.83%	84.91%	17.38%	

## GROUP VARIABLE ANNUITIES

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$327,358,573	\$268,234,268	\$4,857,544	81.94%	83.42%	-14.75%	
2003	\$510,198,110	\$312,627,270	\$4,824,799	61.28%	62.22%	55.85%	
2004	\$545,078,706	\$383,649,710	\$4,492,924	70.38%	71.21%	6.84%	
2005	\$551,621,191	\$489,854,581	\$4,359,578	88.80%	89.59%	1.20%	
2006	\$767,946,981	\$563,959,933	\$4,995,914	73.44%	74.09%	39.22%	
2007	\$882,713,398	\$718,594,840	\$37,202	81.41%	81.41%	14.94%	
2008	\$897,918,963	\$747,341,043	\$0	83.23%	83.23%	1.72%	
2009	\$547,337,447	\$511,661,999	\$1,946	93.48%	93.48%	-39.04%	
2010	\$461,435,583	\$634,639,714	\$0	137.54%	137.54%	-15.69%	
2011	\$469,744,128	\$695,938,740	\$0	148.15%	148.15%	1.80%	

## GROUP MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$165,241,304	\$9,376,879	\$0	5.67%	5.67%	62.12%	
2003	\$31,411,424	\$8,025,290	\$0	25.55%	25.55%	-80.99%	
2004	\$71,622,384	\$12,195,641	\$0	17.03%	17.03%	128.01%	
2005	\$31,835,305	\$31,978,752	\$0	100.45%	100.45%	-55.55%	
2006	\$35,880,969	\$40,451,597	\$0	112.74%	112.74%	12.71%	
2007	\$145,866,166	\$139,370,859	\$0	95.55%	95.55%	306.53%	
2008	\$236,852,631	\$6,487,727	\$0	2.74%	2.74%	62.38%	
2009	\$76,788,865	\$28,793,626	\$0	37.50%	37.50%	-67.58%	
2010	\$17,091,150	\$115,767,079	\$0	677.35%	677.35%	-77.74%	
2011	\$10,975,950	\$26,981,758	\$0	245.83%	245.83%	-35.78%	

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## GROUP EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$35,169,851	\$1,936,319	\$0	5.51%	5.51%	89.22%	
2003	\$30,014,836	\$21,280,695	\$0	70.90%	70.90%	-14.66%	
2004	\$35,382,506	\$3,993,697	\$0	11.29%	11.29%	17.88%	
2005	\$96,677,488	\$14,885,329	\$0	15.40%	15.40%	173.24%	
2006	\$16,182,035	\$12,902,183	\$0	79.73%	79.73%	-83.26%	
2007	\$18,796,075	\$21,419,128	\$0	113.96%	113.96%	16.15%	
2008	\$14,724,952	\$41,748,247	\$0	283.52%	283.52%	-21.66%	
2009	\$20,181,148	\$23,140,567	\$0	114.66%	114.66%	37.05%	
2010	\$5,545,801	\$27,415,516	\$0	494.35%	494.35%	-72.52%	
2011	\$7,655,126	\$30,004,800	\$0	391.96%	391.96%	38.03%	

## GROUP DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$852,055,259	\$400,275,113	\$0	46.98%	46.98%	-39.84%	
2003	\$912,652,486	\$238,901,277	\$0	26.18%	26.18%	7.11%	
2004	\$779,182,519	\$259,816,261	\$0	33.34%	33.34%	-14.62%	
2005	\$758,951,112	\$215,137,062	\$0	28.35%	28.35%	-2.60%	
2006	\$803,890,545	\$424,445,420	\$0	52.80%	52.80%	5.92%	
2007	\$632,677,212	\$236,549,654	\$0	37.39%	37.39%	-21.30%	
2008	\$638,626,738	\$176,877,540	\$0	27.70%	27.70%	0.94%	
2009	\$438,035,129	\$223,147,429	\$0	50.94%	50.94%	-31.41%	
2010	\$366,117,028	\$47,704,800	\$0	13.03%	13.03%	-16.42%	
2011	\$440,123,270	\$62,217,325	\$0	14.14%	14.14%	20.21%	

## GROUP OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT			CASH FLOW			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	TOTAL DIRECT PREMIUMS & ANNUITIES	CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	BENEFITS RATIO		
2002	\$479,500,359	\$231,258,254	\$25,191	48.23%	48.23%	N/A	
2003	\$613,288,549	\$231,100,282	\$16,401	37.68%	37.68%	27.90%	
2004	\$678,698,288	\$524,139,878	\$5,471	77.23%	77.23%	10.67%	
2005	\$829,544,819	\$486,823,694	\$1,718	58.69%	58.69%	22.23%	
2006	\$1,295,029,723	\$1,620,116,075	\$6,042	125.10%	125.10%	56.11%	
2007	\$752,113,800	\$523,935,827	\$433,229	69.66%	69.72%	-41.92%	
2008	\$704,136,082	\$547,999,977	\$361,938	77.83%	77.88%	-6.38%	
2009	\$897,667,166	\$400,903,559	\$289,300	44.66%	44.69%	27.48%	
2010	\$912,689,265	\$983,015,495	\$167,935	107.71%	107.72%	1.67%	
2011	\$908,840,653	\$1,132,886,816	\$1,574	124.65%	124.65%	-0.42%	

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$274,523,129	\$153,511,303	55.92%	\$251,790,790	\$150,274,960	59.68%	10.10%
2003	\$283,208,114	\$188,257,721	66.47%	\$283,113,051	\$183,924,523	64.97%	3.16%
2004	\$303,237,042	\$206,151,024	67.98%	\$296,093,330	\$205,452,502	69.39%	7.07%
2005	\$322,885,920	\$223,475,978	69.21%	\$319,913,653	\$215,428,857	67.34%	6.48%
2006	\$328,970,770	\$232,737,475	70.75%	\$336,358,147	\$232,951,409	69.26%	1.88%
2007	\$355,794,204	\$252,338,433	70.92%	\$347,742,236	\$255,724,919	73.54%	8.15%
2008	\$370,646,228	\$269,723,548	72.77%	\$370,337,030	\$264,857,277	71.52%	4.17%
2009	\$383,717,305	\$277,701,460	72.37%	\$379,320,792	\$268,794,687	70.86%	3.53%
2010	\$403,756,711	\$278,284,429	68.92%	\$404,165,742	\$276,889,791	68.51%	5.22%
2011	\$403,540,418	\$304,853,227	75.54%	\$393,273,014	\$305,857,550	77.77%	-0.05%

## INDIVIDUAL MEDICARE SUPPLEMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$345,606,684	\$231,877,466	67.09%	\$330,545,314	\$231,864,683	70.15%	4.51%
2003	\$341,322,625	\$231,360,020	67.78%	\$341,769,460	\$229,580,797	67.17%	-1.24%
2004	\$323,256,706	\$241,760,172	74.79%	\$336,472,253	\$240,258,015	71.41%	-5.29%
2005	\$324,502,871	\$238,360,551	73.45%	\$326,964,026	\$240,450,847	73.54%	0.39%
2006	\$310,399,602	\$236,360,609	76.15%	\$315,122,856	\$238,049,670	75.54%	-4.35%
2007	\$324,879,304	\$243,883,414	75.07%	\$321,465,021	\$260,428,319	81.01%	4.66%
2008	\$332,402,036	\$251,031,533	75.52%	\$336,104,792	\$246,271,450	73.27%	2.32%
2009	\$344,897,933	\$264,372,317	76.65%	\$342,799,172	\$267,428,929	78.01%	3.76%
2010	\$355,636,160	\$262,414,053	73.79%	\$349,586,468	\$257,477,133	73.65%	3.11%
2011	\$391,032,013	\$294,933,638	75.42%	\$387,818,011	\$300,142,075	77.39%	9.95%

## INDIVIDUAL LONG TERM CARE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$146,612,156	\$53,077,958	36.20%	\$136,163,460	\$76,391,765	56.10%	14.36%
2003	\$160,677,734	\$60,749,850	37.81%	\$152,231,374	\$85,685,868	56.29%	9.59%
2004	\$165,476,602	\$67,127,857	40.57%	\$158,127,812	\$90,850,534	57.45%	2.99%
2005	\$174,773,182	\$76,403,147	43.72%	\$158,458,592	\$88,928,188	56.12%	5.62%
2006	\$185,431,140	\$86,279,415	46.53%	\$170,254,845	\$112,634,563	66.16%	6.10%
2007	\$193,810,804	\$92,957,108	47.96%	\$181,939,093	\$105,722,750	58.11%	4.52%
2008	\$201,668,862	\$99,526,786	49.35%	\$188,620,115	\$127,448,974	67.57%	4.05%
2009	\$206,264,542	\$107,862,055	52.29%	\$196,427,601	\$134,783,035	68.62%	2.28%
2010	\$204,002,042	\$118,750,667	58.21%	\$194,597,847	\$159,793,788	82.11%	-1.10%
2011	\$207,496,536	\$128,905,231	62.12%	\$193,756,171	\$163,123,353	84.19%	1.71%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## INDIVIDUAL SPECIFIED DISEASE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$40,683,172	\$19,847,306	48.79%	\$40,117,806	\$20,449,849	50.97%	18.28%
2003	\$44,329,413	\$21,077,976	47.55%	\$45,000,689	\$23,153,492	51.45%	8.96%
2004	\$49,088,053	\$23,964,793	48.82%	\$48,694,411	\$25,558,105	52.49%	10.73%
2005	\$51,162,276	\$25,486,371	49.81%	\$52,122,674	\$27,790,296	53.32%	4.23%
2006	\$53,675,196	\$24,403,828	45.47%	\$53,568,411	\$25,131,162	46.91%	4.91%
2007	\$58,375,685	\$27,492,436	47.10%	\$58,639,713	\$31,366,646	53.49%	8.76%
2008	\$61,270,452	\$29,411,244	48.00%	\$61,653,241	\$31,827,291	51.62%	4.96%
2009	\$65,348,248	\$29,873,193	45.71%	\$65,173,053	\$32,790,176	50.31%	6.66%
2010	\$67,234,847	\$29,771,505	44.28%	\$67,528,994	\$33,107,946	49.03%	2.89%
2011	\$68,187,490	\$31,174,856	45.72%	\$68,789,302	\$32,705,387	47.54%	1.42%

## INDIVIDUAL ACCIDENT ONLY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$36,941,318	\$16,209,065	43.88%	\$37,593,334	\$13,838,188	36.81%	14.70%
2003	\$36,397,695	\$16,185,204	44.47%	\$36,884,388	\$18,620,803	50.48%	-1.47%
2004	\$40,880,088	\$18,717,124	45.79%	\$40,573,682	\$19,492,689	48.04%	12.32%
2005	\$43,749,097	\$18,631,600	42.59%	\$43,869,645	\$20,020,395	45.64%	7.02%
2006	\$47,939,093	\$20,627,176	43.03%	\$47,857,335	\$20,900,265	43.67%	9.58%
2007	\$52,708,199	\$23,629,140	44.83%	\$53,124,343	\$25,479,816	47.96%	9.95%
2008	\$55,364,139	\$25,146,994	45.42%	\$56,011,512	\$24,885,905	44.43%	5.04%
2009	\$56,765,950	\$25,067,281	44.16%	\$56,974,426	\$23,358,519	41.00%	2.53%
2010	\$57,040,268	\$25,743,539	45.13%	\$57,342,016	\$26,501,210	46.22%	0.48%
2011	\$58,883,142	\$27,889,908	47.36%	\$59,145,160	\$27,623,899	46.71%	3.23%

## INDIVIDUAL DISABILITY INCOME

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$73,743,463	\$40,622,002	55.09%	\$74,347,831	\$46,478,692	62.52%	3.89%
2003	\$75,424,426	\$44,821,395	59.43%	\$76,643,511	\$54,384,423	70.96%	2.28%
2004	\$82,139,891	\$46,835,397	57.02%	\$82,487,795	\$53,586,832	64.96%	8.90%
2005	\$85,801,427	\$51,589,954	60.13%	\$87,912,057	\$61,528,374	69.99%	4.46%
2006	\$93,012,778	\$50,660,961	54.47%	\$95,149,424	\$56,931,860	59.83%	8.40%
2007	\$93,938,858	\$51,194,651	54.50%	\$94,168,754	\$67,333,637	71.50%	1.00%
2008	\$98,855,646	\$54,171,917	54.80%	\$99,404,881	\$62,204,792	62.58%	5.23%
2009	\$100,114,890	\$58,330,893	58.26%	\$100,166,356	\$68,256,699	68.14%	1.27%
2010	\$101,661,837	\$59,575,581	58.60%	\$101,823,091	\$67,168,757	65.97%	1.55%
2011	\$105,387,618	\$61,754,478	58.60%	\$103,445,226	\$57,969,196	56.04%	3.66%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## INDIVIDUAL DENTAL

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$4,206,325	\$1,829,429	43.49%	\$4,116,915	\$2,115,047	51.37%	67.81%
2003	\$4,880,663	\$2,286,521	46.85%	\$4,889,976	\$2,694,350	55.10%	16.03%
2004	\$7,968,150	\$3,230,658	40.54%	\$7,990,035	\$3,674,059	45.98%	63.26%
2005	\$9,514,876	\$4,879,366	51.28%	\$9,581,677	\$5,324,028	55.56%	19.41%
2006	\$11,369,837	\$6,092,444	53.58%	\$11,350,265	\$5,992,842	52.80%	19.50%
2007	\$13,166,610	\$6,814,223	51.75%	\$13,197,137	\$6,245,948	47.33%	15.80%
2008	\$14,700,416	\$7,394,294	50.30%	\$14,706,583	\$7,197,429	48.94%	11.65%
2009	\$15,932,970	\$9,245,567	58.03%	\$15,953,279	\$9,198,512	57.66%	8.38%
2010	\$16,385,716	\$10,212,618	62.33%	\$16,248,416	\$10,244,914	63.05%	2.84%
2011	\$18,735,830	\$11,449,933	61.11%	\$18,583,774	\$11,323,993	60.93%	14.34%

## INDIVIDUAL LIMITED BENEFIT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$21,926,715	\$11,423,188	52.10%	\$22,230,269	\$10,992,215	49.45%	-5.20%
2003	\$23,832,756	\$11,594,074	48.65%	\$23,694,730	\$12,130,196	51.19%	8.69%
2004	\$28,173,993	\$13,925,642	49.43%	\$27,922,148	\$14,162,998	50.72%	18.22%
2005	\$30,162,088	\$14,329,780	47.51%	\$30,152,895	\$14,855,245	49.27%	7.06%
2006	\$32,183,626	\$15,128,450	47.01%	\$32,426,875	\$13,588,842	41.91%	6.70%
2007	\$36,585,400	\$19,096,230	52.20%	\$36,696,997	\$22,746,280	61.98%	13.68%
2008	\$35,223,506	\$17,334,385	49.21%	\$36,046,099	\$16,536,022	45.87%	-3.72%
2009	\$33,851,985	\$16,090,223	47.53%	\$33,990,072	\$15,289,477	44.98%	-3.89%
2010	\$32,607,359	\$14,486,339	44.43%	\$32,557,670	\$15,171,764	46.60%	-3.68%
2011	\$33,325,464	\$15,019,165	45.07%	\$33,357,860	\$15,018,085	45.02%	2.20%

## INDIVIDUAL SHORT TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$7,658,075	\$2,767,692	36.14%	\$7,038,315	\$2,311,143	32.84%	45.33%
2003	\$3,637,584	\$1,481,337	40.72%	\$4,579,964	\$1,548,296	33.81%	-52.50%
2004	\$2,768,712	\$1,562,445	56.43%	\$3,707,915	\$1,451,410	39.14%	-23.89%
2005	\$2,814,702	\$1,098,982	39.04%	\$2,649,362	\$818,046	30.88%	1.66%
2006	\$1,381,915	\$1,241,348	89.83%	\$2,070,383	\$1,388,078	67.04%	-50.90%
2007	\$1,917,224	\$915,888	47.77%	\$2,355,926	\$571,587	24.26%	38.74%
2008	\$1,064,566	\$630,085	59.19%	\$688,431	-\$162,685	-23.63%	-44.47%
2009	\$1,192,049	\$731,047	61.33%	\$1,857,447	\$656,310	35.33%	11.98%
2010	\$1,290,386	\$466,115	36.12%	\$1,193,036	\$462,122	38.73%	8.25%
2011	\$1,293,238	\$423,836	32.77%	\$978,358	\$298,376	30.50%	0.22%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## INDIVIDUAL LONG TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$221	\$4	1.81%	\$48,105	-\$6,645	-13.81%	-99.24%
2003	\$4,451	\$502	11.28%	\$4,447	\$969	21.79%	1914.03%
2004	\$7,456	\$0	0.00%	\$7,427	\$235	3.16%	67.51%
2005	\$71,925	\$0	0.00%	\$71,927	-\$227	-0.32%	864.66%
2006	\$15	\$0	0.00%	\$15	\$60	400.00%	-99.98%
2007	\$481	\$0	0.00%	\$477	-\$507	-106.29%	3106.67%
2008	\$3,525	\$0	0.00%	\$3,585	\$2,758	76.93%	632.85%
2009	\$2,969	\$100	3.37%	\$2,953	-\$1,634	-55.33%	-15.77%
2010	\$1,621	\$2,408	148.55%	\$13,052	\$132	1.01%	-45.40%
2011	-\$475	\$4,012	-844.63%	\$14,811	\$10,205	68.90%	-129.30%

## INDIVIDUAL CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$0	\$0	N/A	\$0	\$0	N/A	-100.00%
2003	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2004	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2007	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2008	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2009	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2010	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2011	\$0	\$0	N/A	\$0	\$0	N/A	N/A

## INDIVIDUAL STOP LOSS

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$320,642	\$10,130	3.16%	\$320,642	-\$1,240,043	-386.74%	-75.79%
2003	\$591,153	\$140,570	23.78%	\$591,153	\$140,570	23.78%	84.37%
2004	\$0	\$2,359	N/A	\$0	\$2,359	N/A	-100.00%
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2007	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2008	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2009	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2010	\$66,402	\$0	0.00%	\$66,402	\$29,936	45.08%	N/A
2011	\$548,182	\$1,615,795	294.76%	\$548,182	\$292,363	53.33%	725.55%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## INDIVIDUAL MEDICARE PART D

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$326,720,230	\$233,559,225	71.49%	\$317,373,556	\$263,955,295	83.17%	N/A
2007	\$270,385,684	\$251,574,056	93.04%	\$284,114,632	\$248,105,730	87.33%	-17.24%
2008	\$302,911,489	\$286,325,553	94.52%	\$302,647,817	\$288,004,862	95.16%	12.03%
2009	\$382,523,063	\$309,741,115	80.97%	\$373,640,633	\$305,628,013	81.80%	26.28%
2010	\$381,465,425	\$271,361,702	71.14%	\$382,498,158	\$271,606,450	71.01%	-0.28%
2011	\$326,239,553	\$259,371,912	79.50%	\$322,422,184	\$259,632,480	80.53%	-14.48%

## INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$128,954,432	\$95,594,103	74.13%	\$126,659,916	\$109,997,112	86.84%	N/A
2007	\$285,599,274	\$216,845,340	75.93%	\$286,228,563	\$230,982,475	80.70%	121.47%
2008	\$517,594,148	\$426,220,010	82.35%	\$518,891,924	\$428,841,919	82.65%	81.23%
2009	\$651,009,521	\$546,396,572	83.93%	\$646,971,608	\$545,709,429	84.35%	25.78%
2010	\$687,726,290	\$584,882,519	85.05%	\$688,549,873	\$569,541,064	82.72%	5.64%
2011	\$633,001,121	\$510,785,888	80.69%	\$633,285,444	\$514,164,052	81.19%	-7.96%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (2 - 50 EMPLOYEES)

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2002	\$543,297,602	\$440,040,512	80.99%	\$552,357,340	\$442,331,862	80.08%	28.12%
2003	\$711,249,400	\$530,984,633	74.66%	\$706,408,289	\$536,413,416	75.94%	30.91%
2004	\$804,495,751	\$617,065,254	76.70%	\$806,421,137	\$620,790,892	76.98%	13.11%
2005	\$883,819,871	\$694,601,339	78.59%	\$884,893,731	\$703,298,943	79.48%	9.86%
2006	\$886,637,972	\$700,662,436	79.02%	\$900,721,252	\$712,898,312	79.15%	0.32%
2007	\$967,933,529	\$734,944,627	75.93%	\$967,269,138	\$744,232,104	76.94%	9.17%
2008	\$1,062,144,740	\$795,089,132	74.86%	\$1,061,986,721	\$808,384,127	76.12%	9.73%
2009	\$1,041,682,994	\$812,992,214	78.05%	\$1,042,234,055	\$818,223,529	78.51%	-1.93%
2010	\$1,170,130,926	\$857,038,070	73.24%	\$1,170,358,339	\$863,867,476	73.81%	12.33%
2011	\$1,240,919,214	\$912,495,981	73.53%	\$1,219,533,648	\$905,765,691	74.27%	6.05%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES)

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$401,020,415	\$313,515,349	78.18%	\$408,320,797	\$315,870,006	77.36%	18.54%
2003	\$497,780,161	\$373,129,785	74.96%	\$493,920,881	\$375,057,217	75.93%	24.13%
2004	\$631,836,129	\$480,186,802	76.00%	\$636,752,843	\$486,110,382	76.34%	26.93%
2005	\$660,017,877	\$508,221,736	77.00%	\$660,737,396	\$513,746,992	77.75%	4.46%
2006	\$604,736,347	\$466,551,021	77.15%	\$612,872,819	\$497,896,848	81.24%	-8.38%
2007	\$617,700,807	\$451,517,775	73.10%	\$623,326,131	\$485,994,031	77.97%	2.14%
2008	\$504,871,060	\$354,742,562	70.26%	\$506,495,717	\$384,152,443	75.85%	-18.27%
2009	\$678,297,673	\$417,470,311	61.55%	\$679,111,300	\$514,290,874	75.73%	34.35%
2010	\$734,466,521	\$525,253,930	71.52%	\$735,546,237	\$512,454,791	69.67%	8.28%
2011	\$755,301,467	\$537,091,033	71.11%	\$743,950,525	\$528,506,564	71.04%	2.84%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$741,460,138	\$666,406,437	89.88%	\$751,469,005	\$684,576,990	91.10%	6.41%
2003	\$901,961,338	\$761,010,294	84.37%	\$887,285,267	\$770,559,414	86.84%	21.65%
2004	\$990,361,626	\$858,201,657	86.66%	\$991,633,986	\$874,822,148	88.22%	9.80%
2005	\$1,336,336,044	\$1,108,766,762	82.97%	\$1,340,023,596	\$1,140,808,007	85.13%	34.93%
2006	\$1,580,839,426	\$1,371,899,838	86.78%	\$1,606,315,955	\$1,296,313,480	80.70%	18.30%
2007	\$1,734,986,043	\$1,460,725,710	84.19%	\$1,732,987,386	\$1,475,263,750	85.13%	9.75%
2008	\$1,957,296,360	\$1,613,528,243	82.44%	\$1,969,128,831	\$1,603,626,587	81.44%	12.81%
2009	\$2,055,332,127	\$1,775,423,333	86.38%	\$2,050,451,124	\$1,775,691,917	86.60%	5.01%
2010	\$2,002,684,307	\$1,647,874,254	82.28%	\$2,001,689,869	\$1,634,484,226	81.66%	-2.56%
2011	\$2,043,759,231	\$1,646,720,986	80.57%	\$2,034,772,780	\$1,677,153,032	82.42%	2.05%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$85,579,770	\$51,186,679	59.81%	\$84,644,366	\$50,980,674	60.23%	8.34%
2003	\$104,258,757	\$59,230,012	56.81%	\$104,968,781	\$62,078,754	59.14%	21.83%
2004	\$114,366,125	\$70,155,731	61.34%	\$113,733,916	\$70,614,791	62.09%	9.69%
2005	\$122,623,109	\$79,036,245	64.45%	\$120,656,816	\$78,461,180	65.03%	7.22%
2006	\$128,982,788	\$83,277,556	64.56%	\$129,705,060	\$83,056,149	64.03%	5.19%
2007	\$135,911,686	\$85,819,359	63.14%	\$138,782,958	\$84,663,539	61.00%	5.37%
2008	\$144,915,810	\$94,952,549	65.52%	\$144,550,844	\$93,731,192	64.84%	6.62%
2009	\$154,919,191	\$94,458,209	60.97%	\$156,553,148	\$94,571,806	60.41%	6.90%
2010	\$176,302,725	\$111,571,200	63.28%	\$175,576,748	\$113,379,188	64.58%	13.80%
2011	\$213,067,406	\$152,451,260	71.55%	\$208,603,416	\$153,251,127	73.47%	20.85%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## GROUP COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$10,222,551	\$11,018,251	107.78%	\$10,360,147	\$9,124,739	88.08%	-58.41%
2003	\$7,833,450	\$5,291,819	67.55%	\$7,857,326	\$4,436,361	56.46%	-23.37%
2004	\$7,870,834	\$4,776,538	60.69%	\$7,784,700	\$4,418,494	56.76%	0.48%
2005	\$7,269,130	\$3,953,654	54.39%	\$7,288,973	\$3,795,367	52.07%	-7.64%
2006	\$6,885,212	\$3,499,606	50.83%	\$6,967,687	\$3,090,662	44.36%	-5.28%
2007	\$32,203,112	\$23,679,525	73.53%	\$32,174,354	\$23,347,963	72.57%	367.71%
2008	\$36,690,261	\$26,512,256	72.26%	\$36,569,867	\$27,028,469	73.91%	13.93%
2009	\$36,154,162	\$26,048,412	72.05%	\$36,023,915	\$27,070,754	75.15%	-1.46%
2010	\$3,995,007	\$2,283,103	57.15%	\$4,041,322	\$2,060,647	50.99%	-88.95%
2011	\$3,723,383	\$2,811,957	75.52%	\$3,655,670	\$3,205,589	87.69%	-6.80%

## GROUP COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$256,341,654	\$230,754,439	90.02%	\$255,462,453	\$223,561,793	87.51%	-4.05%
2003	\$260,393,514	\$214,268,430	82.29%	\$250,981,820	\$217,289,598	86.58%	1.58%
2004	\$282,297,910	\$249,091,181	88.24%	\$282,585,106	\$255,551,524	90.43%	8.41%
2005	\$338,861,168	\$270,517,607	79.83%	\$338,572,239	\$274,072,826	80.95%	20.04%
2006	\$363,206,650	\$358,919,483	98.82%	\$364,709,162	\$356,212,467	97.67%	7.18%
2007	\$420,193,581	\$395,799,056	94.19%	\$417,299,279	\$396,430,854	95.00%	15.69%
2008	\$413,511,396	\$416,503,751	100.72%	\$412,717,467	\$428,679,354	103.87%	-1.59%
2009	\$455,718,504	\$418,791,009	91.90%	\$455,216,088	\$414,443,173	91.04%	10.21%
2010	\$487,828,913	\$458,395,289	93.97%	\$487,707,744	\$460,239,924	94.37%	7.05%
2011	\$471,890,761	\$424,701,223	90.00%	\$464,638,207	\$427,840,197	92.08%	-3.27%

## GROUP MEDICARE SUPPLEMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$113,705,041	\$91,451,077	80.43%	\$112,808,723	\$93,632,116	83.00%	8.07%
2003	\$129,108,423	\$100,541,376	77.87%	\$126,847,899	\$103,551,157	81.63%	13.55%
2004	\$153,031,398	\$122,604,054	80.12%	\$151,573,487	\$131,392,182	86.69%	18.53%
2005	\$187,377,965	\$150,829,407	80.49%	\$187,114,339	\$152,474,384	81.49%	22.44%
2006	\$200,256,992	\$159,444,458	79.62%	\$198,891,302	\$201,655,337	101.39%	6.87%
2007	\$222,976,189	\$169,513,720	76.02%	\$221,626,847	\$172,179,604	77.69%	11.35%
2008	\$226,491,723	\$174,595,822	77.09%	\$225,782,304	\$175,866,146	77.89%	1.58%
2009	\$231,754,359	\$165,614,590	71.46%	\$230,416,669	\$165,066,720	71.64%	2.32%
2010	\$226,340,264	\$163,212,241	72.11%	\$225,282,067	\$162,819,461	72.27%	-2.34%
2011	\$217,061,714	\$168,815,502	77.77%	\$217,168,567	\$168,310,399	77.50%	-4.10%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## GROUP LONG TERM CARE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$19,065,041	\$7,134,273	37.42%	\$16,481,744	\$8,129,698	49.33%	11.20%
2003	\$21,299,034	\$7,096,998	33.32%	\$17,682,518	\$8,552,962	48.37%	11.72%
2004	\$24,089,299	\$7,009,857	29.10%	\$23,102,739	\$9,670,595	41.86%	13.10%
2005	\$22,294,017	\$6,742,530	30.24%	\$29,871,692	\$8,050,871	26.95%	-7.45%
2006	\$19,624,171	\$7,667,690	39.07%	\$15,663,704	\$8,848,037	56.49%	-11.98%
2007	\$29,910,251	\$7,668,348	25.64%	\$21,765,974	\$12,803,049	58.82%	52.42%
2008	\$28,712,579	\$14,732,268	51.31%	\$27,633,698	\$12,960,978	46.90%	-4.00%
2009	\$30,511,696	\$11,247,802	36.86%	\$30,496,420	\$12,342,998	40.47%	6.27%
2010	\$32,298,781	\$11,895,294	36.83%	\$30,255,587	\$13,591,952	44.92%	5.86%
2011	\$34,257,863	\$13,674,442	39.92%	\$31,694,453	\$20,819,619	65.69%	6.07%

## GROUP SPECIFIED DISEASE

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$4,788,104	\$3,153,374	65.86%	\$4,810,263	\$3,034,283	63.08%	-9.59%
2003	\$4,672,472	\$2,405,986	51.49%	\$4,658,934	\$2,605,717	55.93%	-2.41%
2004	\$7,920,812	\$2,669,080	33.70%	\$7,937,783	\$2,485,075	31.31%	69.52%
2005	\$8,464,678	\$3,566,439	42.13%	\$8,420,389	\$5,007,284	59.47%	6.87%
2006	\$10,554,160	\$3,432,381	32.52%	\$10,421,575	\$4,060,827	38.97%	24.68%
2007	\$6,000,269	\$2,679,796	44.66%	\$6,046,886	\$2,528,155	41.81%	-43.15%
2008	\$9,211,447	\$4,482,990	48.67%	\$9,155,550	\$4,904,814	53.57%	53.52%
2009	\$17,354,144	\$14,916,077	85.95%	\$17,478,106	\$10,612,735	60.72%	88.40%
2010	\$21,585,485	\$8,919,286	41.32%	\$21,516,226	\$9,472,882	44.03%	24.38%
2011	\$15,946,311	\$6,409,783	40.20%	\$16,117,968	\$6,995,102	43.40%	-26.12%

## GROUP ACCIDENT ONLY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$91,771,927	\$39,383,932	42.92%	\$89,672,796	\$40,287,027	44.93%	4.38%
2003	\$87,537,941	\$42,280,493	48.30%	\$88,045,683	\$43,315,043	49.20%	-4.61%
2004	\$96,313,011	\$49,204,603	51.09%	\$96,004,545	\$51,379,533	53.52%	10.02%
2005	\$101,315,087	\$51,619,501	50.95%	\$102,239,760	\$61,942,309	60.59%	5.19%
2006	\$105,142,951	\$47,992,224	45.64%	\$105,661,993	\$49,741,908	47.08%	3.78%
2007	\$95,433,474	\$45,701,126	47.89%	\$94,870,744	\$52,482,231	55.32%	-9.23%
2008	\$87,160,796	\$51,632,494	59.24%	\$87,586,505	\$56,380,230	64.37%	-8.67%
2009	\$85,322,660	\$45,564,463	53.40%	\$83,068,482	\$36,881,093	44.40%	-2.11%
2010	\$96,106,857	\$45,609,772	47.46%	\$90,078,603	\$44,700,512	49.62%	12.64%
2011	\$97,329,393	\$47,953,765	49.27%	\$100,542,729	\$47,896,762	47.64%	1.27%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## GROUP DISABILITY INCOME

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$192,153,221	\$128,429,494	66.84%	\$191,368,220	\$149,185,996	77.96%	9.46%
2003	\$207,926,823	\$139,285,242	66.99%	\$208,768,671	\$148,519,747	71.14%	8.21%
2004	\$216,398,030	\$147,429,402	68.13%	\$216,750,400	\$174,125,247	80.33%	4.07%
2005	\$228,531,900	\$151,603,491	66.34%	\$227,368,945	\$309,579,612	136.16%	5.61%
2006	\$243,294,314	\$161,498,969	66.38%	\$241,790,431	\$188,529,874	77.97%	6.46%
2007	\$258,280,702	\$182,501,605	70.66%	\$254,581,547	\$193,562,759	76.03%	6.16%
2008	\$255,564,883	\$184,783,260	72.30%	\$254,915,092	\$196,034,771	76.90%	-1.05%
2009	\$258,760,883	\$176,556,410	68.23%	\$256,420,533	\$189,010,903	73.71%	1.25%
2010	\$254,728,387	\$190,611,485	74.83%	\$256,219,166	\$208,123,252	81.23%	-1.56%
2011	\$252,694,869	\$197,779,613	78.27%	\$257,839,761	\$212,375,298	82.37%	-0.80%

## GROUP DENTAL

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$145,632,548	\$99,898,942	68.60%	\$144,155,774	\$98,112,452	68.06%	8.96%
2003	\$140,739,643	\$97,860,234	69.53%	\$139,581,389	\$98,308,288	70.43%	-3.36%
2004	\$141,386,608	\$101,787,485	71.99%	\$134,078,757	\$102,738,450	76.63%	0.46%
2005	\$155,697,937	\$107,243,260	68.88%	\$153,560,512	\$109,868,015	71.55%	10.12%
2006	\$170,101,342	\$118,680,807	69.77%	\$167,187,309	\$122,583,830	73.32%	9.25%
2007	\$179,952,585	\$125,274,508	69.62%	\$177,933,575	\$125,921,554	70.77%	5.79%
2008	\$191,105,734	\$134,629,290	70.45%	\$189,372,101	\$134,927,961	71.25%	6.20%
2009	\$192,108,990	\$135,631,538	70.60%	\$189,886,540	\$141,080,718	74.30%	0.52%
2010	\$199,565,441	\$145,810,996	73.06%	\$199,495,724	\$146,369,623	73.37%	3.88%
2011	\$203,840,252	\$147,687,410	72.45%	\$208,091,722	\$147,890,089	71.07%	2.14%

## GROUP LIMITED BENEFIT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$135,963,695	\$34,596,673	25.45%	\$135,998,052	\$34,114,750	25.08%	-9.85%
2003	\$149,430,834	\$36,410,456	24.37%	\$149,659,814	\$40,099,664	26.79%	9.90%
2004	\$189,400,158	\$46,587,157	24.60%	\$189,152,886	\$50,775,087	26.84%	26.75%
2005	\$150,748,936	\$62,675,376	41.58%	\$150,704,720	\$61,233,285	40.63%	-20.41%
2006	\$171,032,545	\$78,730,474	46.03%	\$170,947,087	\$83,312,347	48.74%	13.46%
2007	\$190,462,502	\$83,562,105	43.87%	\$190,165,792	\$88,246,389	46.40%	11.36%
2008	\$189,102,059	\$89,172,031	47.16%	\$189,147,382	\$87,528,860	46.28%	-0.71%
2009	\$155,451,272	\$95,511,750	61.44%	\$154,976,542	\$90,523,451	58.41%	-17.80%
2010	\$121,571,940	\$90,947,812	74.81%	\$121,543,614	\$85,136,915	70.05%	-21.79%
2011	\$135,460,118	\$93,888,837	69.31%	\$135,630,719	\$93,532,440	68.96%	11.42%

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## GROUP SHORT TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$34,498,114	\$18,162,858	52.65%	\$39,702,980	\$17,319,562	43.62%	-23.09%
2003	\$29,986,007	\$16,617,563	55.42%	\$35,416,213	\$14,050,157	39.67%	-13.08%
2004	\$29,558,218	\$14,588,023	49.35%	\$31,473,169	\$13,987,422	44.44%	-1.43%
2005	\$26,834,784	\$12,930,771	48.19%	\$29,838,665	\$11,626,995	38.97%	-9.21%
2006	\$27,568,788	\$11,379,212	41.28%	\$29,733,121	\$9,551,393	32.12%	2.74%
2007	\$26,096,861	\$9,907,171	37.96%	\$27,714,654	\$8,112,531	29.27%	-5.34%
2008	\$22,594,850	\$9,111,668	40.33%	\$25,065,395	\$7,503,831	29.94%	-13.42%
2009	\$15,692,268	\$8,600,798	54.81%	\$20,885,202	\$7,332,032	35.11%	-30.55%
2010	\$13,897,403	\$7,464,066	53.71%	\$17,198,226	\$5,725,319	33.29%	-11.44%
2011	\$13,404,416	\$6,243,141	46.58%	\$14,917,008	\$4,711,093	31.58%	-3.55%

## GROUP LONG TERM CREDIT DISABILITY

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$138,854	\$54,677	39.38%	\$145,653	\$30,722	21.09%	-84.11%
2003	\$973,610	\$1,124,120	115.46%	\$3,459,215	\$1,041,984	30.12%	601.18%
2004	\$2,727,556	\$1,169,441	42.88%	\$2,883,447	\$1,099,531	38.13%	180.15%
2005	\$2,938,265	\$1,156,046	39.34%	\$2,731,977	\$1,414,443	51.77%	7.73%
2006	\$942,124	\$419,947	44.57%	\$942,478	\$364,028	38.62%	-67.94%
2007	\$1,252,527	\$554,680	44.28%	\$1,270,826	\$657,514	51.74%	32.95%
2008	\$1,181,121	\$618,971	52.41%	\$1,185,633	\$468,092	39.48%	-5.70%
2009	\$864,271	\$589,887	68.25%	\$831,283	\$699,139	84.10%	-26.83%
2010	\$811,029	\$550,504	67.88%	\$750,498	\$391,397	52.15%	-6.16%
2011	\$513,600	\$412,139	80.25%	\$494,369	\$234,644	47.46%	-36.67%

## GROUP CREDIT UNEMPLOYMENT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2003	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2004	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2005	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0	N/A	\$0	\$0	N/A	N/A
2007	\$0	\$0	N/A	\$317	-\$77	-24.29%	N/A
2008	\$0	\$0	N/A	\$103	\$0	0.00%	N/A
2009	-\$518	\$513	-99.03%	\$17,795	-\$979	-5.50%	N/A
2010	\$0	\$0	N/A	\$0	\$0	N/A	-100.00%
2011	\$0	\$0	N/A	\$0	\$0	N/A	N/A

# HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2002 - 2011

## GROUP STOP LOSS

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	\$110,671,927	\$68,039,680	61.48%	\$108,898,969	\$72,206,007	66.31%	-8.07%
2003	\$121,222,794	\$71,856,629	59.28%	\$119,312,628	\$68,055,783	57.04%	9.53%
2004	\$232,404,579	\$86,691,187	37.30%	\$232,951,401	\$189,878,256	81.51%	91.72%
2005	\$122,060,010	\$85,468,808	70.02%	\$121,995,529	\$89,851,650	73.65%	-47.48%
2006	\$117,584,904	\$90,581,960	77.04%	\$117,788,867	\$98,006,992	83.21%	-3.67%
2007	\$121,404,526	\$102,608,262	84.52%	\$123,205,114	\$107,131,127	86.95%	3.25%
2008	\$138,403,489	\$101,010,079	72.98%	\$138,339,711	\$105,913,017	76.56%	14.00%
2009	\$147,543,722	\$110,561,963	74.94%	\$146,705,478	\$115,245,737	78.56%	6.60%
2010	\$148,663,632	\$108,076,042	72.70%	\$147,405,469	\$117,972,833	80.03%	0.76%
2011	\$172,887,922	\$127,766,825	73.90%	\$172,900,544	\$131,863,432	76.27%	16.29%

## GROUP MEDICARE PART D

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$91,730,819	\$70,114,475	76.44%	\$93,648,540	\$111,374,464	118.93%	N/A
2007	\$139,911,598	\$117,890,777	84.26%	\$140,300,448	\$117,219,561	83.55%	52.52%
2008	\$90,010,069	\$77,003,177	85.55%	\$89,370,677	\$77,264,926	86.45%	-35.67%
2009	\$106,989,293	\$80,532,247	75.27%	\$106,160,884	\$81,323,055	76.60%	18.86%
2010	\$136,607,610	\$101,688,678	74.44%	\$137,271,715	\$102,380,472	74.58%	27.68%
2011	\$141,692,372	\$126,114,515	89.01%	\$141,006,592	\$104,066,574	73.80%	3.72%

## GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

YEAR	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2006	\$38,826,278	\$32,191,185	82.91%	\$38,625,605	\$38,230,142	98.98%	N/A
2007	\$71,591,896	\$51,002,021	71.24%	\$72,803,620	\$55,027,288	75.58%	84.39%
2008	\$76,214,475	\$57,629,971	75.62%	\$76,067,986	\$59,240,391	77.88%	6.46%
2009	\$135,213,007	\$100,572,989	74.38%	\$134,278,810	\$107,800,294	80.28%	77.41%
2010	\$184,278,471	\$151,514,936	82.22%	\$185,318,381	\$153,113,939	82.62%	36.29%
2011	\$227,741,217	\$187,262,101	82.23%	\$227,020,511	\$182,099,266	80.21%	23.59%

**TOTAL  
LIFE INSURANCE  
BY  
LINE OF BUSINESS**

**MISSOURI DEPARTMENT OF INSURANCE**  
**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSUREDS	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIVIDENDS TO POLICYHOLDERS	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
<b><u>INDIVIDUAL</u></b>							
1. 1	WHOLE LIFE	1,801,980	\$786,350,923	\$299,868,378	\$863,513,981	\$61,583,420	147.95%
1. 2	TERM LIFE	755,539	\$457,331,590	\$9,032,450	\$360,743,348	\$170,696,118	80.86%
1. 3	UNIVERSAL LIFE	417,158	\$568,381,773	\$3,756,845	\$446,012,031	\$56,472,546	79.13%
1. 4	GRADED DEATH BENEFITS	62,090	\$10,099,031	\$34,471	\$6,625,480	\$333,761	65.95%
1. 5	CREDIT LIFE	21,986	\$1,270,595	\$0	\$660,841	\$107,450	52.01%
1. 6	VARIABLE LIFE	95,867	\$166,464,971	\$3,502,166	\$207,194,066	\$20,741,684	126.57%
1. 7A	ORDINARY ANNUITIES	278,551	\$1,192,968,099	\$34,403,385	\$1,258,219,180	\$0	108.35%
1. 7B	VARIABLE ANNUITIES	253,133	\$3,230,892,805	\$494,908	\$1,576,113,885	\$0	48.80%
1. 7C	MODIFIED GUARANTEED ANNUITIES	3,418	\$12,101,438	\$0	\$43,843,642	\$0	362.30%
1. 7D	EQUITY INDEXED ANNUITIES	59,783	\$569,608,781	\$0	\$313,033,675	\$0	54.96%
1. 8	DEPOSIT-TYPE FUNDS	42,079	\$147,958,412	\$51,646	\$46,172,956	\$0	31.24%
1. 9	OTHER CONSIDERATIONS	38,537	\$146,503,239	\$152	\$337,569,411	\$0	230.42%
1.10	TOTAL INDIVIDUAL	3,830,119	\$7,289,931,656	\$351,144,401	\$5,459,702,496	\$309,934,978	79.71%
<b><u>GROUP</u></b>							
2. 1	WHOLE LIFE	99,526	\$40,851,047	\$7,936	\$297,389,377	\$1,196,808	728.00%
2. 2	TERM LIFE	2,832,492	\$447,738,187	\$1,506,242	\$523,710,194	\$185,062,694	117.30%
2. 3	UNIVERSAL LIFE	95,693	\$31,832,669	\$56,713	\$51,013,309	\$9,165,384	160.43%
2. 4	GRADED DEATH BENEFITS	25,666	\$6,579,972	\$0	\$5,041,623	\$120,706	76.62%
2. 5	CREDIT LIFE	251,725	\$18,693,496	\$0	\$12,039,223	\$1,585,212	64.40%
2. 6	VARIABLE LIFE	19,824	\$16,235,622	\$16,109	\$23,322,145	\$11,893,508	143.75%
2. 7A	ORDINARY ANNUITIES	321,658	\$443,394,917	\$4,816,386	\$371,677,173	\$0	84.91%
2. 7B	VARIABLE ANNUITIES	79,187	\$469,744,128	\$0	\$695,938,740	\$0	148.15%
2. 7C	MODIFIED GUARANTEED ANNUITIES	3,624	\$10,975,950	\$0	\$26,981,758	\$0	245.83%
2. 7D	EQUITY INDEXED ANNUITIES	5,738	\$7,655,126	\$0	\$30,004,800	\$0	391.96%
2. 8	DEPOSIT-TYPE FUNDS	105,741	\$440,123,270	\$0	\$62,217,325	\$0	14.14%
2. 9	OTHER CONSIDERATIONS	152,818	\$908,840,653	\$1,574	\$1,132,886,816	\$0	124.65%
2.10	TOTAL GROUP	3,993,692	\$2,842,665,037	\$6,404,960	\$3,232,222,484	\$209,024,312	113.93%
<b><u>TOTAL INDIVIDUAL AND GROUP BUSINESS</u></b>							
3	TOTAL LIFE	7,823,811	\$10,132,596,694	\$357,549,361	\$8,691,924,979	\$518,959,289	89.31%

**INDIVIDUAL  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	287	1	\$5,013	\$0	\$0	\$50	0.00%
2	5 STAR LIFE INSURANCE COMPANY	0.03%	140	405	\$224,508	\$0	\$78,379	\$4,362	34.91%
3	AAA LIFE INSURANCE COMPANY	0.01%	181	213	\$84,659	\$0	\$25,088	\$5,028	29.63%
4	ABILITY INSURANCE COMPANY	0.00%	296	30	\$3,525	\$2,380	\$1,505	\$176	110.21%
5	ACACIA LIFE INSURANCE CO	0.01%	185	648	\$70,964	\$54,562	\$310,888	\$6,035	514.98%
6	AETNA LIFE INSURANCE COMPANY	0.06%	101	2,280	\$436,669	\$546,500	\$1,751,911	\$20,656	526.35%
7	ALFA LIFE INSURANCE CORPORATION	0.00%	349	0	\$0	\$0	\$0	\$10	N/A
8	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERIC	0.00%	317	1,285	\$1,628	\$0	\$0	\$9,264	0.00%
9	ALLSTATE LIFE INSURANCE COMPANY	0.04%	108	2,051	\$347,743	\$0	\$811,655	\$21,247	233.41%
10	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	314	10	\$1,788	\$0	\$0	\$170	0.00%
11	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF T <small>HE</small> C <small>ONSTITUTION</small>	0.03%	122	588	\$269,674	\$317	\$149,773	\$5,665	55.66%
12	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	226	30	\$28,831	\$0	\$67,784	\$2,592	235.11%
13	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	215	2,268	\$36,531	\$174	\$85,081	\$3,195	233.38%
14	AMERICAN CONTINENTAL INSURANCE COMPANY	0.03%	139	359	\$227,457	\$0	\$0	\$3,417	0.00%
15	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMP	0.01%	190	164	\$66,199	\$0	\$0	\$2,577	0.00%
16	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COL	0.07%	89	2,497	\$533,111	\$0	\$47,315	\$36,162	8.88%
17	AMERICAN FAMILY LIFE INSURANCE COMPANY	2.40%	10	51,312	\$18,897,580	\$5,566,319	\$14,891,378	\$4,784,044	108.26%
18	AMERICAN FIDELITY ASSURANCE COMPANY	0.04%	115	2,377	\$299,693	\$915	\$74,871	\$24,335	25.29%
19	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.03%	130	1,668	\$251,297	\$1,302	\$167,094	\$19,603	67.01%
20	AMERICAN GENERAL ASSURANCE COMPANY	0.00%	220	0	\$33,583	\$0	\$269,088	\$0	801.26%
21	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE C	0.34%	47	67,080	\$2,670,219	\$24,121	\$5,211,786	\$162,084	196.09%
22	AMERICAN GENERAL LIFE INSURANCE CO	0.60%	30	20,329	\$4,718,286	\$1,372,470	\$6,311,508	\$1,267,104	162.86%
23	AMERICAN GENERAL LIFE INSURANCE COMPANY OF DE	0.00%	221	19	\$32,858	\$0	\$28,060	\$1,963	85.40%
24	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.01%	198	2,888	\$54,260	\$3,852	\$323,250	\$5,909	602.84%
25	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	311	13	\$2,018	\$0	\$31,450	\$140	1558.47%
26	AMERICAN HOME LIFE INSURANCE COMPANY	0.13%	68	3,383	\$1,015,186	\$37,352	\$793,771	\$36,739	81.87%
27	AMERICAN INCOME LIFE INSURANCE CO	1.23%	18	27,989	\$9,661,835	\$0	\$3,283,151	\$491,389	33.98%
28	AMERICAN LIFE & SECURITY CORP	0.03%	131	900	\$251,125	\$0	\$109,089	\$5,837	43.44%
29	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.03%	146	3,040	\$207,423	\$16,464	\$667,384	\$14,487	329.69%
30	AMERICAN NATIONAL INSURANCE COMPANY	0.40%	40	40,110	\$3,153,496	\$68,702	\$2,102,414	\$240,068	68.85%
31	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T <small>HE</small> C <small>ONSTITUTION</small>	0.00%	303	44	\$2,696	\$0	\$248	\$100	9.20%
32	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.02%	168	455	\$131,895	\$0	\$224,498	\$3,856	170.21%
33	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANC	0.00%	291	11	\$4,446	\$0	\$0	\$162	0.00%
34	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	239	50	\$19,856	\$0	\$44,102	\$2,188	222.11%
35	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	236	1,436	\$21,074	\$36,674	\$355,109	\$8,586	1859.08%
36	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	349	1	\$0	\$0	\$0	\$2	N/A
37	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.00%	349	3	\$0	\$0	\$8,678	\$242	N/A
38	AMERICAN UNITED LIFE INSURANCE COMPANY	0.34%	48	1,870	\$2,634,289	\$371,929	\$2,186,485	\$124,027	97.12%
39	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE CO	0.03%	125	2,272	\$264,616	\$5,435	\$439,834	\$19,639	168.27%
40	AMERITAS LIFE INSURANCE CORP	0.02%	163	954	\$139,891	\$171,694	\$279,092	\$19,955	322.24%
41	AMICA LIFE INSURANCE COMPANY	0.00%	243	27	\$18,815	\$0	\$0	\$1,233	0.00%
42	ANTHEM LIFE INSURANCE COMPANY	0.00%	263	40	\$9,285	\$0	\$8,970	\$566	96.61%
43	ASSURED LIFE ASSOCIATION	0.00%	246	126	\$18,036	\$489	\$18,655	\$750	106.14%
44	ASSURITY LIFE INSURANCE COMPANY	0.42%	36	5,002	\$3,305,651	\$832,675	\$720,322	\$99,770	46.98%
45	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.03%	147	2,946	\$202,968	\$15,775	\$776,895	\$38,448	390.54%
46	ATLANTA LIFE INSURANCE COMPANY	0.01%	197	5,331	\$55,539	\$0	\$232,669	\$7,787	418.93%
47	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.05%	107	258	\$378,153	\$0	\$2,249,769	\$31,421	594.94%
48	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	281	21	\$5,909	\$0	\$21,520	\$294	364.19%
49	AUTO OWNERS LIFE INSURANCE COMPANY	0.03%	136	803	\$236,095	\$0	\$66,768	\$20,752	28.28%
50	AVIVA LIFE AND ANNUITY COMPANY	0.21%	57	3,894	\$1,657,656	\$1,078,299	\$2,973,353	\$130,450	244.42%
51	AXA EQUITABLE LIFE INSURANCE COMPANY	0.43%	35	11,452	\$3,367,556	\$5,343,791	\$7,688,644	\$224,815	387.00%
52	BALTIMORE LIFE INSURANCE COMPANY THE	0.03%	132	512	\$249,687	\$29,406	\$131,506	\$4,768	64.45%
53	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	217	231	\$35,935	\$0	\$26,857	\$1,088	74.74%
54	BANKERS LIFE AND CASUALTY COMPANY	0.93%	23	14,416	\$7,310,018	\$36,990	\$3,062,081	\$139,032	42.39%
55	BANKERS LIFE INSURANCE COMPANY	0.00%	326	2	\$728	\$0	\$8,000	\$20	1098.90%
56	BANNER LIFE INSURANCE COMPANY	0.22%	56	2,163	\$1,752,251	\$62,251	\$2,752,051	\$330,716	160.61%
57	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	241	80	\$19,632	\$6,409	\$50,093	\$991	287.81%
58	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	245	55	\$18,310	\$0	\$13,100	\$564	71.55%
59	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.68%	25	26,084	\$5,364,996	\$2,176	\$1,795,914	\$424,158	33.52%
60	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	270	23	\$8,057	\$0	\$60,000	\$823	744.69%
61	CANADA LIFE ASSURANCE COMPANY	0.10%	80	283	\$754,008	\$326,817	\$616,234	\$89,317	125.07%
62	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.04%	114	5,620	\$317,146	\$0	\$719,506	\$17,540	226.87%
63	CAPITOL LIFE INSURANCE COMPANY	0.01%	194	224	\$61,396	\$0	\$0	\$2,721	0.00%
64	CATHOLIC FINANCIAL LIFE	0.02%	166	1,379	\$134,176	\$26,271	\$250,472	\$13,060	206.25%
65	CATHOLIC HOLY FAMILY SOCIETY	0.38%	44	2,063	\$2,954,288	\$0	\$373,020	\$10,588	12.63%
66	CATHOLIC ORDER OF FORESTERS	0.01%	180	1,163	\$87,419	\$19,618	\$171,788	\$20,963	218.95%
67	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	212	68	\$38,148	\$0	\$1,573	\$466	4.12%
68	CENTRAL SECURITY LIFE INSURANCE CO	0.03%	149	5,862	\$200,826	\$3,277	\$431,584	\$10,624	216.54%
69	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	235	218	\$21,371	\$8,659	\$0	\$1,541	40.52%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	CENTRAL UNITED LIFE INSURANCE COMPANY	0.01%	191	307	\$65,141	\$1,032	\$21,457	\$6,662	34.52%
71	CENTURY LIFE ASSURANCE COMPANY	0.00%	344	1	\$144	\$0	\$0	\$4	0.00%
72	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	349	6	\$0	\$0	\$0	\$71	N/A
73	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.07%	91	1,075	\$521,045	\$65	\$360,537	\$7,397	69.21%
74	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.06%	93	775	\$483,930	\$0	\$206,844	\$7,681	42.74%
75	CHURCH LIFE INSURANCE CORPORATION	0.00%	286	16	\$5,036	\$0	\$121,169	\$162	2406.06%
76	CICA LIFE INSURANCE COMPANY OF AMERICA	0.10%	76	1,434	\$809,390	\$1,936	\$732,438	\$36,071	90.73%
77	CINCINNATI LIFE INSURANCE COMPANY THE	0.17%	61	1,143	\$1,371,686	\$0	\$898,785	\$53,635	65.52%
78	CITIZENS SECURITY LIFE INS CO	0.02%	159	619	\$158,602	\$114	\$82,843	\$3,950	52.31%
79	CMFG LIFE INSURANCE COMPANY	0.11%	73	2,466	\$826,848	\$267,599	\$1,532,946	\$22,935	217.76%
80	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.01%	179	870	\$88,492	\$0	\$56,841	\$13,235	64.23%
81	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	205	242	\$45,874	\$0	\$55,050	\$960	120.00%
82	COLORADO BANKERS LIFE INS CO	0.07%	88	776	\$555,153	\$0	\$42,277	\$23,750	7.62%
83	COLUMBIAN LIFE INSURANCE COMPANY	0.38%	43	5,406	\$3,016,512	\$673	\$791,640	\$70,531	26.27%
84	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.02%	171	338	\$118,040	\$10,367	\$225,960	\$5,823	200.21%
85	COLUMBUS LIFE INSURANCE COMPANY	0.01%	209	164	\$40,476	\$46,354	\$133,134	\$3,234	443.44%
86	COMBINED INSURANCE CO OF AMERICA	0.20%	58	10,116	\$1,582,191	\$0	\$1,982,067	\$73,548	125.27%
87	COMPANION LIFE INSURANCE COMPANY	0.00%	315	11	\$1,781	\$0	\$7,144	\$220	401.12%
88	COMPBENEFITS INSURANCE COMPANY	0.00%	294	34	\$3,620	\$0	\$0	\$271	0.00%
89	CONNECTICUT GENERAL LIFE INS CO	0.27%	53	892	\$2,099,354	\$474,086	\$5,115,291	\$129,559	266.24%
90	CONSECO LIFE INSURANCE CO	0.03%	143	2,073	\$211,014	\$29,555	\$690,623	\$16,508	341.29%
91	CONSTITUTION LIFE INSURANCE COMPANY	0.04%	112	1,002	\$334,594	\$0	\$183,009	\$5,656	54.70%
92	CONTINENTAL ASSURANCE COMPANY	0.01%	173	898	\$103,908	\$132,712	\$286,007	\$5	402.97%
93	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	154	339	\$173,260	\$0	\$442,707	\$3,013	255.52%
94	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.07%	90	1,437	\$531,918	\$0	\$250,166	\$13,506	47.03%
95	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	336	3	\$355	\$0	\$0	\$30	0.00%
96	COUNTRY LIFE INSURANCE COMPANY	0.48%	32	9,147	\$3,746,147	\$1,100,532	\$2,495,250	\$364,890	95.99%
97	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	237	455	\$20,642	\$3,066	\$27,385	\$4,806	147.52%
98	CROWN LIFE INSURANCE COMPANY	0.04%	117	511	\$298,535	\$196,921	\$583,679	\$33,817	261.48%
99	CSA FRATERNAL LIFE	0.00%	211	536	\$38,208	\$0	\$177,178	\$2,718	463.72%
100	CSI LIFE INSURANCE COMPANY	0.00%	295	10	\$3,559	\$0	\$371	\$70	10.42%
101	DEGREE OF HONOR PROTECTIVE ASSOC	0.03%	126	666	\$264,381	\$45	\$42,685	\$3,841	16.16%
102	EMC NATIONAL LIFE COMPANY	0.04%	119	1,586	\$286,661	\$33,570	\$349,331	\$16,918	133.57%
103	EMPLOYEES LIFE COMPANY (MUTUAL)	0.00%	310	113	\$2,155	\$190	-\$266	\$319	-3.53%
104	EPIC LIFE INSURANCE COMPANY THE	0.00%	331	1	\$559	\$0	\$0	\$5	0.00%
105	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.11%	72	1,238	\$835,878	\$0	\$540,129	\$15,391	64.62%
106	EQUITABLE RESERVE ASSOCIATION	0.00%	283	223	\$5,806	\$286	\$30,871	\$1,463	536.63%
107	EQUITRUST LIFE INSURANCE COMPANY	0.00%	347	4	\$36	\$0	\$516	\$78	1433.33%
108	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.06%	98	1,874	\$454,665	\$156,141	\$295,702	\$36,769	99.38%
109	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMER	0.00%	256	29	\$12,878	\$0	\$0	\$1,125	0.00%
110	FAMILY LIFE INSURANCE COMPANY	0.00%	327	3	\$707	\$0	\$0	\$95	0.00%
111	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	348	329	\$17	\$0	\$138,852	\$1,639	816776.47%
112	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	2.76%	7	40,798	\$21,735,423	\$2,158,062	\$12,918,011	\$1,516,294	69.36%
113	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.06%	99	8,854	\$454,222	\$0	\$2,805,831	\$147,659	617.72%
114	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	196	179	\$55,914	\$4,732	\$24,048	\$2,782	51.47%
115	FEDERATED LIFE INSURANCE COMPANY	0.00%	252	145	\$15,367	\$0	\$39,262	\$1,290	255.50%
116	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.01%	193	349	\$61,807	\$4,346	\$156,356	\$3,244	260.01%
117	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INS	0.00%	228	271	\$25,863	\$22,578	\$123,474	\$1,611	564.71%
118	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.05%	106	2,145	\$383,625	\$0	\$122,728	\$20,271	31.99%
119	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.02%	153	649	\$175,372	\$155,807	\$437,571	\$13,379	338.35%
120	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE	0.04%	113	56	\$328,438	\$1,110	\$236	\$3,080	0.41%
121	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATE	0.00%	340	14	\$209	\$173	\$4,399	\$24	2187.56%
122	FIRST GUARANTY INSURANCE COMPANY	0.00%	302	2	\$2,701	\$0	\$0	\$41	0.00%
123	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	284	4,278	\$5,644	\$0	\$23,376	\$1,938	414.17%
124	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	200	74	\$52,722	\$1,714	\$1,552	\$2,915	6.19%
125	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	251	650	\$15,700	\$0	\$1,604,509	\$4,002	10219.80%
126	FORT DEARBORN LIFE INSURANCE COMPANY	0.01%	189	418	\$66,684	\$0	\$149,303	\$2,118	223.90%
127	FUNERAL DIRECTORS LIFE INSURANCE CO	0.15%	64	1,293	\$1,188,919	\$714	\$203,616	\$6,755	17.19%
128	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	172	160	\$109,733	\$0	\$73,059	\$2,081	66.58%
129	GENERAL AMERICAN LIFE INSURANCE COMPANY	2.36%	12	16,288	\$18,536,077	\$19,668,493	\$42,716,662	\$1,332,829	336.56%
130	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.02%	164	193	\$137,695	\$0	\$453,337	\$16,688	329.23%
131	GENWORTH LIFE INSURANCE COMPANY	0.00%	318	0	\$1,489	\$0	\$0	\$0	0.00%
132	GERBER LIFE INSURANCE COMPANY	0.65%	26	70,777	\$5,080,450	\$0	\$1,322,801	\$717,843	26.04%
133	GLEANER LIFE INSURANCE SOCIETY	0.00%	266	64	\$8,681	\$605	\$2,875	\$704	40.09%
134	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.39%	42	49,824	\$3,038,103	\$2,122	\$942,612	\$435,868	31.10%
135	GOLDEN RULE INSURANCE COMPANY	0.01%	203	308	\$47,871	\$2,616	\$71,010	\$3,303	153.80%
136	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.02%	162	547	\$153,210	\$82,279	\$281,321	\$8,431	237.32%
137	GRANGE LIFE INSURANCE COMPANY	0.00%	264	21	\$8,774	\$0	\$0	\$449	0.00%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	265	18	\$8,708	\$0	\$6,047	\$90	69.44%
139	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	257	207	\$11,619	-\$161	\$96,676	\$1,224	830.67%
140	GREAT WESTERN INSURANCE COMPANY	0.00%	300	3	\$3,051	\$0	\$0	\$4	0.00%
141	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1.12%	19	7,121	\$8,805,379	\$315,627	\$4,427,369	\$429,132	53.86%
142	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	244	364	\$18,679	\$6,893	\$13,033	\$2,360	106.68%
143	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.06%	100	5,078	\$445,327	\$0	\$375,528	\$33,968	84.33%
144	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	222	95	\$32,514	\$0	\$206,084	\$1,991	633.83%
145	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	2.19%	13	4,614	\$17,198,151	\$4,011,592	\$12,023,525	\$869,328	93.24%
146	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	178	35	\$89,138	\$0	\$0	\$6,430	0.00%
147	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.00%	341	67	\$208	\$0	\$55,551	\$7,317	26707.21%
148	HARTFORD LIFE INSURANCE COMPANY	0.03%	127	84	\$257,687	\$0	\$83,372	\$16,386	32.35%
149	HCC LIFE INSURANCE COMPANY	0.00%	273	12	\$7,244	\$0	\$3,760	\$640	51.91%
150	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	323	3	\$1,207	\$206	\$0	\$29	17.07%
151	HERITAGE UNION LIFE INSURANCE COMPANY	0.01%	184	133	\$80,787	\$0	\$107,027	\$7,737	132.48%
152	HOMESTEADERS LIFE COMPANY	0.01%	206	3,029	\$42,862	\$0	\$217,343	\$3,830	507.08%
153	HORACE MANN LIFE INSURANCE COMPANY	0.05%	103	1,159	\$418,405	\$0	\$475,589	\$35,831	113.67%
154	HUMANADENTAL INSURANCE COMPANY	0.00%	268	84	\$8,249	\$1,799	\$19,760	\$565	261.35%
155	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	297	179	\$3,486	\$428	\$29,036	\$3,044	845.21%
156	IDEALIFE INSURANCE COMPANY	0.00%	229	279	\$25,282	\$0	\$72,810	\$3,476	287.99%
157	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.08%	82	786	\$630,562	\$30,413	\$530,775	\$13,181	89.00%
158	INDEPENDENT ORDER OF FORESTERS THE	0.14%	67	3,178	\$1,098,688	\$239,014	\$308,092	\$42,985	49.80%
159	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACC	0.00%	290	529	\$4,469	\$0	\$152,161	\$2,415	3404.81%
160	INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINAN(	0.01%	207	63	\$41,199	\$0	\$85,120	\$3,922	206.61%
161	ING LIFE INSURANCE AND ANNUITY COMPANY	0.10%	79	701	\$767,888	\$0	\$777,083	\$23,698	101.20%
162	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.02%	151	1,078	\$185,300	\$182,681	\$480,423	\$9,245	357.85%
163	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	338	8	\$239	\$0	\$2,076	\$9	868.62%
164	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	232	194	\$24,187	\$3,181	\$36,425	\$762	163.75%
165	INVESTORS INSURANCE CORPORATION	0.00%	349	3	\$0	\$0	\$0	\$8	N/A
166	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	230	349	\$24,554	\$414	\$162,845	\$3,415	664.90%
167	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.36%	46	5,619	\$2,857,582	\$506	\$11,176,188	\$402,720	391.12%
168	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.02%	155	481	\$170,601	\$39,692	\$1,408,821	\$3,294	849.06%
169	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	0.01%	208	71	\$40,853	\$0	\$355,596	\$17,139	870.43%
170	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	9.55%	2	33,594	\$75,071,964	\$8,534,479	\$135,333,804	\$7,359,064	191.64%
171	KANAWHA INSURANCE COMPANY	0.02%	152	1,726	\$185,143	\$0	\$55,062	\$19,069	29.74%
172	KANSAS CITY LIFE INSURANCE COMPANY	0.07%	86	2,599	\$562,679	\$374,829	\$2,289,540	\$50,180	473.51%
173	KNIGHTS OF COLUMBUS	3.07%	6	54,539	\$24,138,322	\$10,289,650	\$10,608,786	\$1,531,221	86.58%
174	LAFAYETTE LIFE INSURANCE COMPANY THE	1.61%	16	1,955	\$12,630,054	\$907,241	\$1,499,747	\$262,897	19.06%
175	LANDMARK LIFE INSURANCE COMPANY	0.00%	288	126	\$4,948	\$0	\$0	\$179	0.00%
176	LEWER LIFE INSURANCE COMPANY	0.00%	319	9	\$1,416	\$0	\$0	\$298	0.00%
177	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.24%	54	2,288	\$1,918,618	\$198,887	\$660,696	\$69,750	44.80%
178	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.27%	52	6,992	\$2,156,041	\$66	\$781,638	\$254,245	36.26%
179	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	292	62	\$3,772	\$0	\$0	\$605	0.00%
180	LIFESecure INSURANCE COMPANY	0.01%	204	922	\$47,819	\$0	\$104,315	\$3,329	218.15%
181	LINCOLN BENEFIT LIFE COMPANY	0.01%	202	326	\$48,960	\$3,729	\$43,677	\$1,870	96.83%
182	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.41%	37	11,242	\$3,234,589	\$24,080	\$2,487,352	\$73,799	77.64%
183	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.04%	110	84	\$339,170	\$212,209	\$707,270	\$31,083	271.10%
184	LONGEVITY INSURANCE COMPANY	0.00%	274	48	\$6,859	\$0	\$4,036	\$912	58.84%
185	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.02%	165	997	\$134,717	\$1,932	\$465,919	\$10,783	347.28%
186	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	329	26	\$680	\$102	\$2,749	\$298	419.26%
187	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.03%	123	891	\$268,266	\$2,547	\$174,417	\$11,504	65.97%
188	MANHATTAN LIFE INSURANCE COMPANY	0.00%	282	323	\$5,863	\$8,202	\$124,315	\$3,041	2260.23%
189	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.00%	213	174	\$37,780	\$36	\$59,230	\$1,448	156.87%
190	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	231	40	\$24,283	\$0	\$2,500	\$386	10.30%
191	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	3.85%	5	19,333	\$30,255,437	\$19,012,641	\$14,632,018	\$1,964,462	111.20%
192	MEDICO INSURANCE COMPANY	0.00%	216	143	\$36,525	\$1,035	\$23,412	\$946	66.93%
193	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.02%	161	567	\$156,208	\$3,310	\$83,251	\$14,486	55.41%
194	MEMBERS LIFE INSURANCE COMPANY	0.00%	304	7	\$2,583	\$0	\$29	\$84	1.12%
195	MERIT LIFE INSURANCE CO	0.00%	248	103	\$16,516	\$0	\$20,451	\$829	123.83%
196	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.10%	75	2,407	\$814,447	\$0	\$2,568,623	\$24,023	315.38%
197	METLIFE INVESTORS INSURANCE COMPANY	0.00%	275	47	\$6,788	\$0	\$101,243	\$4,655	1491.50%
198	METLIFE INVESTORS USA INSURANCE COMPANY	0.12%	70	329	\$960,411	\$0	\$0	\$45,230	0.00%
199	METROPOLITAN LIFE INSURANCE COMPANY	2.45%	9	140,818	\$19,256,545	\$19,580,276	\$49,024,992	\$1,962,360	356.27%
200	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.00%	309	4	\$2,196	\$0	\$2,430	\$143	110.66%
201	MIDLAND NATIONAL LIFE INSURANCE COMPANY	2.67%	8	8,868	\$21,018,148	\$21,882	\$6,472,138	\$1,337,864	30.90%
202	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TEN	0.00%	250	76	\$16,108	\$111	\$2,552	\$1,983	16.53%
203	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	260	96	\$9,767	\$3,530	\$22,117	\$764	262.59%
204	MINNESOTA LIFE INSURANCE COMPANY	0.37%	45	1,683	\$2,921,683	\$866,638	\$1,993,696	\$109,439	97.90%
205	MISSOURI VALLEY LIFE AND HEALTH INSURANCE COMP	0.00%	334	1	\$507	\$0	\$0	\$10	0.00%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	MODERN WOODMEN OF AMERICA	0.28%	51	12,960	\$2,172,529	\$616,365	\$3,479,210	\$205,259	188.52%
207	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	298	47	\$3,448	\$112	\$3,146	\$500	94.49%
208	MONUMENTAL LIFE INSURANCE COMPANY	0.54%	31	26,186	\$4,280,452	\$4,772	\$2,914,704	\$291,393	68.20%
209	MONY LIFE INSURANCE COMPANY	0.28%	50	5,161	\$2,218,236	\$1,317,028	\$5,033,104	\$169,339	286.27%
210	MTL INSURANCE COMPANY	0.31%	49	1,091	\$2,426,454	\$228,827	\$850,810	\$130,835	44.49%
211	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	219	116	\$35,248	\$2,383	\$79,161	\$2,789	231.34%
212	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.04%	109	1,282	\$346,950	\$0	\$120,415	\$25,691	34.71%
213	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	285	79	\$5,077	\$1,382	\$4,681	\$537	119.42%
214	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	218	139	\$35,691	\$983	\$155,470	\$2,030	438.35%
215	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	330	25	\$614	\$0	\$0	\$70	0.00%
216	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.04%	120	6,944	\$286,033	\$25,336	\$297,735	\$46,730	112.95%
217	NATIONAL LIFE INSURANCE COMPANY	0.61%	28	1,702	\$4,779,970	\$4,220,244	\$4,464,887	\$318,269	181.70%
218	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE CO	0.00%	249	100	\$16,198	\$0	\$2,549	\$1,391	15.74%
219	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.02%	157	1,669	\$160,909	\$0	\$477,887	\$7,625	296.99%
220	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.01%	188	341	\$67,589	\$1,724	\$6,361	\$27,828	11.96%
221	NATIONWIDE LIFE INSURANCE COMPANY	0.06%	94	2,281	\$480,818	\$440,226	\$1,043,578	\$63,252	308.60%
222	NEW ENGLAND LIFE INSURANCE COMPANY	0.03%	129	276	\$252,089	\$39,835	\$360,967	\$27,297	158.99%
223	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.00%	349	49	\$0	\$0	\$12,097	\$197	N/A
224	NEW YORK LIFE INSURANCE COMPANY	5.48%	3	51,169	\$43,054,856	\$17,358,773	\$54,210,811	\$2,739,297	166.23%
225	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INS	0.03%	142	179	\$219,791	\$0	\$186,228	\$52,167	84.73%
226	NORTH AMERICAN INSURANCE COMPANY	0.00%	332	2	\$550	\$0	\$0	\$8	0.00%
227	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	22.19%	1	88,776	\$174,460,995	\$90,089,894	\$88,557,737	\$11,982,506	102.40%
228	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CA	0.04%	111	429	\$335,365	\$2,924	\$182,609	\$3,585	55.32%
229	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.41%	39	2,735	\$3,192,286	\$748,185	\$1,008,610	\$161,738	55.03%
230	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	313	123	\$1,859	\$1,865	\$11,251	\$592	705.54%
231	OLD AMERICAN INSURANCE COMPANY	0.63%	27	16,361	\$4,956,949	\$0	\$3,860,660	\$77,034	77.88%
232	OLD SURETY LIFE INSURANCE COMPANY	0.00%	322	4	\$1,230	\$0	\$0	\$20	0.00%
233	OLD UNITED LIFE INSURANCE COMPANY	0.00%	301	23	\$2,755	\$0	\$0	\$230	0.00%
234	ONENATION INSURANCE COMPANY	0.00%	349	2	\$0	\$0	\$0	\$30	N/A
235	OXFORD LIFE INSURANCE COMPANY	0.10%	74	1,226	\$822,940	\$0	\$396,959	\$13,291	48.24%
236	OZARK NATIONAL LIFE INSURANCE COMPANY	2.14%	14	43,940	\$16,847,034	\$71,650	\$9,343,527	\$1,269,822	55.89%
237	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	306	7	\$2,452	\$159	\$0	\$0	6.48%
238	PACIFIC LIFE INSURANCE COMPANY	0.00%	240	238	\$19,685	\$37,126	\$147,210	\$1,916	936.43%
239	PAN AMERICAN ASSURANCE COMPANY	0.03%	128	434	\$252,192	\$0	\$310,892	\$31,123	123.28%
240	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	192	340	\$64,666	\$18,727	\$429,467	\$10,391	693.09%
241	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	345	6	\$122	\$0	\$577	\$54	472.95%
242	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	233	421	\$23,736	\$0	\$134,823	\$2,034	568.01%
243	PAUL REVERE VARIABLE ANNUITY INSURANCE COMPAN	0.00%	247	53	\$16,967	\$0	\$55,303	\$2,325	325.94%
244	PEKIN LIFE INSURANCE COMPANY	0.01%	210	73	\$39,396	\$256	\$1,985	\$900	5.69%
245	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.08%	83	2,631	\$601,086	\$360,474	\$3,007,069	\$52,714	560.24%
246	PENNSYLVANIA LIFE INSURANCE COMPANY	0.03%	148	794	\$201,003	\$0	\$430,819	\$12,122	214.33%
247	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	176	110	\$94,744	\$43	\$183,694	\$8,350	193.93%
248	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.00%	271	80	\$7,855	\$0	\$10,836	\$1,740	137.95%
249	PHOENIX LIFE INSURANCE COMPANY	1.29%	17	6,694	\$10,168,539	\$6,212,961	\$20,986,953	\$750,351	267.49%
250	PHYSICIANS LIFE INSURANCE COMPANY	0.05%	105	1,607	\$393,826	\$0	\$309,720	\$14,879	78.64%
251	PIONEER AMERICAN INSURANCE COMPANY	0.02%	160	406	\$157,237	\$0	\$43,489	\$2,623	27.66%
252	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	308	43	\$2,320	\$2,528	\$2,554	\$181	219.05%
253	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	238	59	\$20,533	\$0	\$8,207	\$528	39.97%
254	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	214	1,102	\$36,643	\$10,941	\$47,585	\$4,874	159.72%
255	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	307	614	\$2,405	\$157	\$15,101	\$1,845	634.43%
256	PRESIDENTIAL LIFE INSURANCE COMPANY	0.03%	137	336	\$235,007	\$0	\$206,485	\$2,314	87.86%
257	PRINCIPAL LIFE INSURANCE COMPANY	0.39%	41	6,015	\$3,099,501	\$2,850,804	\$9,175,026	\$348,239	387.99%
258	PROFESSIONAL INSURANCE COMPANY	0.00%	324	8	\$1,044	\$0	\$0	\$123	0.00%
259	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	337	74	\$313	\$1,645	\$519	\$20	691.37%
260	PROTECTIVE LIFE INSURANCE COMPANY	1.06%	21	8,006	\$8,373,702	\$24,757	\$62,128,768	\$2,396,359	742.25%
261	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE C	0.00%	253	19	\$13,962	\$0	\$3,323	\$170	23.80%
262	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.94%	22	9,199	\$7,384,794	\$0	\$1,368,124	\$633,119	18.53%
263	PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.00%	349	1	-\$148	\$0	\$5,000	\$20	-3378.38%
264	PRUCO LIFE INSURANCE COMPANY	0.00%	349	0	\$0	\$0	\$170,871	\$0	N/A
265	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	2.39%	11	146,923	\$18,777,360	\$36,522,008	\$75,218,637	\$1,720,594	595.08%
266	PYRAMID LIFE INSURANCE COMPANY	0.04%	116	2,101	\$298,569	\$0	\$521,906	\$19,067	174.80%
267	REASSURE AMERICA LIFE INSURANCE COMPANY	0.45%	34	17,375	\$3,513,859	\$516,027	\$4,951,010	\$969,400	155.58%
268	RELIABLE LIFE INSURANCE COMPANY	1.11%	20	131,446	\$8,753,112	-\$116	\$8,502,867	\$542,032	97.14%
269	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.00%	242	168	\$19,588	\$0	\$0	\$1,396	0.00%
270	RELIASTAR LIFE INSURANCE COMPANY	0.10%	77	2,510	\$808,549	\$239,402	\$1,145,282	\$78,144	171.26%
271	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	339	2	\$232	\$191	\$53,304	\$9	23058.19%
272	RESERVE NATIONAL INSURANCE COMPANY	0.01%	199	319	\$53,044	\$0	\$50,761	\$1,519	95.70%
273	RGA REINSURANCE COMPANY	0.15%	63	204	\$1,197,926	\$854,705	\$528,546	\$75,598	115.47%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

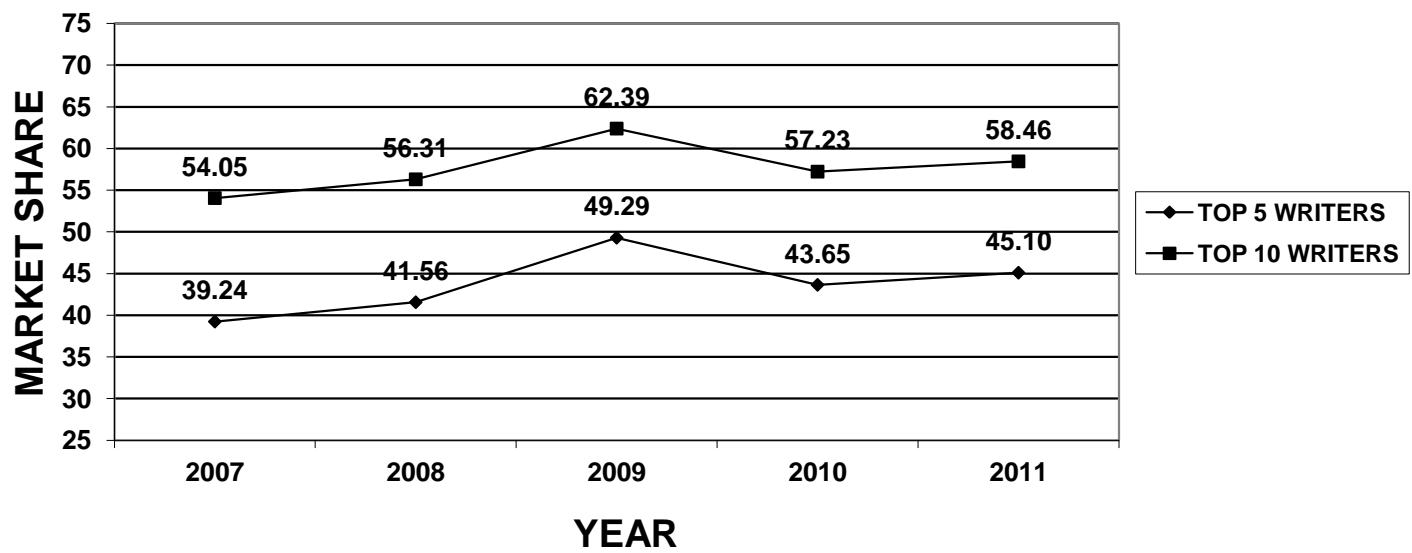
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)		BENEFITS RATIO
								IN FORCE (000)	BENEFITS RATIO	
274	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	254	679	\$13,898	\$0	\$4,991	\$6,456	35.91%	
275	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	321	167	\$1,350	\$1,258	\$12,383	\$730	1010.44%	
276	ROYAL NEIGHBORS OF AMERICA	0.06%	97	5,651	\$458,845	\$68,019	\$780,869	\$24,709	185.01%	
277	S USA LIFE INSURANCE COMPANY INC	0.00%	279	9	\$6,048	\$0	\$0	\$1,650	0.00%	
278	SAGICOR LIFE INSURANCE COMPANY	0.14%	66	126	\$1,123,776	\$1,750	\$22,565	\$3,124	2.16%	
279	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSAC	0.00%	234	205	\$22,392	\$27,088	\$46,250	\$2,242	327.52%	
280	SECURIAN LIFE INSURANCE COMPANY	0.00%	316	1	\$1,726	\$0	\$0	\$225	0.00%	
281	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.07%	87	3,142	\$557,970	\$79,070	\$1,370,202	\$27,862	259.74%	
282	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	195	314	\$57,690	\$0	\$96,946	\$1,862	168.05%	
283	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.02%	150	361	\$191,796	\$47,517	\$1,786,560	\$9,401	956.26%	
284	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW	0.07%	85	2,451	\$565,071	\$77,862	\$1,192,854	\$63,122	224.88%	
285	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.03%	124	792	\$264,745	\$0	\$84,922	\$4,088	32.08%	
286	SENIOR LIFE INSURANCE COMPANY	0.10%	78	1,617	\$800,311	\$0	\$296,541	\$11,482	37.05%	
287	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	325	26	\$840	\$0	\$0	\$32	0.00%	
288	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.03%	144	931	\$209,043	\$3,451	\$109,112	\$23,677	53.85%	
289	SETTLERS LIFE INSURANCE COMPANY	0.00%	267	51	\$8,401	\$2,161	\$8,758	\$507	129.97%	
290	SHELTER LIFE INSURANCE COMPANY	0.41%	38	13,336	\$3,229,312	\$1,544,694	\$2,532,467	\$261,875	126.25%	
291	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	312	334	\$2,012	\$1,134	\$5,733	\$993	341.30%	
292	STANDARD INSURANCE COMPANY	0.01%	187	106	\$69,620	\$26,674	\$303,565	\$3,121	474.35%	
293	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.04%	118	2,090	\$287,272	\$25,762	\$318,805	\$12,019	119.94%	
294	STANDARD LIFE AND CASUALTY COMPANY	0.00%	342	158	\$166	\$65	\$0	\$218	39.16%	
295	STANDARD SECURITY LIFE INSURANCE COMPANY OF N	0.00%	293	40	\$3,751	\$386	\$780	\$398	31.09%	
296	STATE FARM LIFE INSURANCE COMPANY	4.04%	4	104,229	\$31,801,059	\$18,807,891	\$30,246,657	\$2,356,659	154.25%	
297	STATE LIFE INSURANCE COMPANY	0.93%	24	180	\$7,299,259	\$39,746	\$1,987,243	\$54,191	27.77%	
298	STATE MUTUAL INSURANCE COMPANY	0.03%	141	513	\$222,444	\$28,725	\$321,936	\$5,788	157.64%	
299	STERLING INVESTORS LIFE INSURANCE COMPANY	0.01%	186	101	\$69,669	\$136	\$8,531	\$917	12.44%	
300	STERLING LIFE INSURANCE COMPANY	0.01%	201	124	\$50,033	\$0	\$6,176	\$1,457	12.34%	
301	STONEBRIDGE LIFE INSURANCE COMPANY	0.12%	69	4,050	\$973,810	\$0	\$1,244,070	\$28,642	127.75%	
302	SUN LIFE ASSURANCE COMPANY OF CANADA	0.46%	33	1,018	\$3,587,757	\$1,246,651	\$2,463,349	\$206,199	103.41%	
303	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	349	90	\$0	\$0	\$1,774,666	\$14,286	N/A	
304	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	272	62	\$7,336	\$851	\$16,745	\$2,759	239.86%	
305	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	299	43	\$3,174	\$310	\$731	\$271	32.80%	
306	SURETY LIFE INSURANCE COMPANY	0.00%	349	43	\$0	\$49	\$0	\$208	N/A	
307	SYMETRA LIFE INSURANCE COMPANY	0.02%	156	1,164	\$167,742	\$176	\$512,062	\$9,524	305.37%	
308	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	289	62	\$4,804	\$0	\$6,679	\$692	139.03%	
309	TEXAS LIFE INSURANCE COMPANY	0.05%	102	519	\$425,980	\$165,117	\$272,924	\$28,564	102.83%	
310	THRIVENT FINANCIAL FOR LUTHERANS	1.69%	15	20,842	\$13,250,679	\$6,232,428	\$9,491,122	\$521,726	118.66%	
311	TIME INSURANCE COMPANY	0.00%	335	2	\$495	\$0	\$0	\$10	0.00%	
312	TRANS WORLD ASSURANCE COMPANY	0.02%	170	467	\$121,175	\$0	\$51,602	\$13,214	42.58%	
313	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	223	61	\$30,394	\$0	\$10,908	\$2,639	35.89%	
314	TRANSAMERICA LIFE INSURANCE COMPANY	0.05%	104	11,386	\$416,091	\$159,442	\$508,200	\$258,524	160.46%	
315	TRUSTMARK INSURANCE COMPANY	0.02%	167	766	\$133,256	\$36,936	\$255,661	\$10,034	219.58%	
316	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	262	24	\$9,347	\$0	\$2,519	\$270	26.95%	
317	ULLICO LIFE INSURANCE COMPANY	0.00%	320	4	\$1,353	\$0	\$0	\$35	0.00%	
318	UNIFIED LIFE INSURANCE COMPANY	0.02%	169	1,063	\$122,880	\$7,122	\$193,875	\$14,340	163.57%	
319	UNION BANKERS INSURANCE COMPANY	0.06%	92	1,136	\$506,298	\$0	\$361,289	\$7,712	71.36%	
320	UNION CENTRAL LIFE INSURANCE COMPANY	0.20%	59	716	\$1,565,674	\$168,708	\$767,190	\$26,628	59.78%	
321	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	175	445	\$98,340	\$0	\$235,572	\$2,658	239.55%	
322	UNION LABOR LIFE INSURANCE COMPANY	0.00%	276	33	\$6,783	\$1,054	\$0	\$175	15.54%	
323	UNION SECURITY INSURANCE COMPANY	0.03%	135	5,414	\$244,418	\$2,729	\$937,148	\$17,027	384.54%	
324	UNITED AMERICAN INSURANCE COMPANY	0.06%	95	2,206	\$469,230	\$0	\$442,628	\$17,649	94.33%	
325	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	227	115	\$28,706	\$0	\$20,572	\$896	71.66%	
326	UNITED FIDELITY LIFE INSURANCE COMPANY	0.03%	134	3,990	\$244,976	\$27,340	\$811,860	\$18,220	342.56%	
327	UNITED HERITAGE LIFE INSURANCE COMPANY	0.24%	55	3,991	\$1,883,039	\$19,686	\$901,915	\$29,491	48.94%	
328	UNITED HOME LIFE INSURANCE COMPANY	0.08%	84	1,070	\$599,407	\$99	\$287,102	\$36,371	47.91%	
329	UNITED INSURANCE COMPANY OF AMERICA	0.02%	158	6,696	\$160,327	\$0	\$227,451	\$17,038	141.87%	
330	UNITED INVESTORS LIFE INSURANCE COMPANY	0.03%	133	460	\$247,408	\$0	\$1,822,507	\$13,802	736.64%	
331	UNITED LIFE INSURANCE COMPANY	0.06%	96	742	\$467,900	\$0	\$63,416	\$13,045	13.55%	
332	UNITED NATIONAL LIFE INSURANCE COMPANY OF AMER	0.00%	269	305	\$8,146	\$0	\$85,523	\$1,763	1049.88%	
333	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.08%	81	17,597	\$664,977	\$373	\$629,440	\$224,447	94.71%	
334	UNITED SECURITY ASSURANCE COMPANY OF PENNSYL	0.00%	343	3	\$158	\$0	\$0	\$35	0.00%	
335	UNITED SECURITY LIFE AND HEALTH INSURANCE COMP	0.00%	255	23	\$13,145	\$0	\$0	\$252	0.00%	
336	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.01%	177	124	\$93,761	\$6,858	\$103,793	\$3,026	118.01%	
337	UNITED TEACHER ASSOCIATES INSURANCE COMPANY	0.01%	182	137	\$82,755	\$0	\$12,540	\$1,243	15.15%	
338	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	333	1,183	\$525	\$0	\$5,000	\$3,267	952.38%	
339	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.15%	62	2,527	\$1,204,811	\$0	\$789,313	\$19,219	65.51%	
340	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.03%	145	1,687	\$207,502	\$12,312	\$475,692	\$29,854	235.18%	
341	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPAN	0.00%	224	61	\$30,383	\$0	\$141,996	\$1,730	467.35%	

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

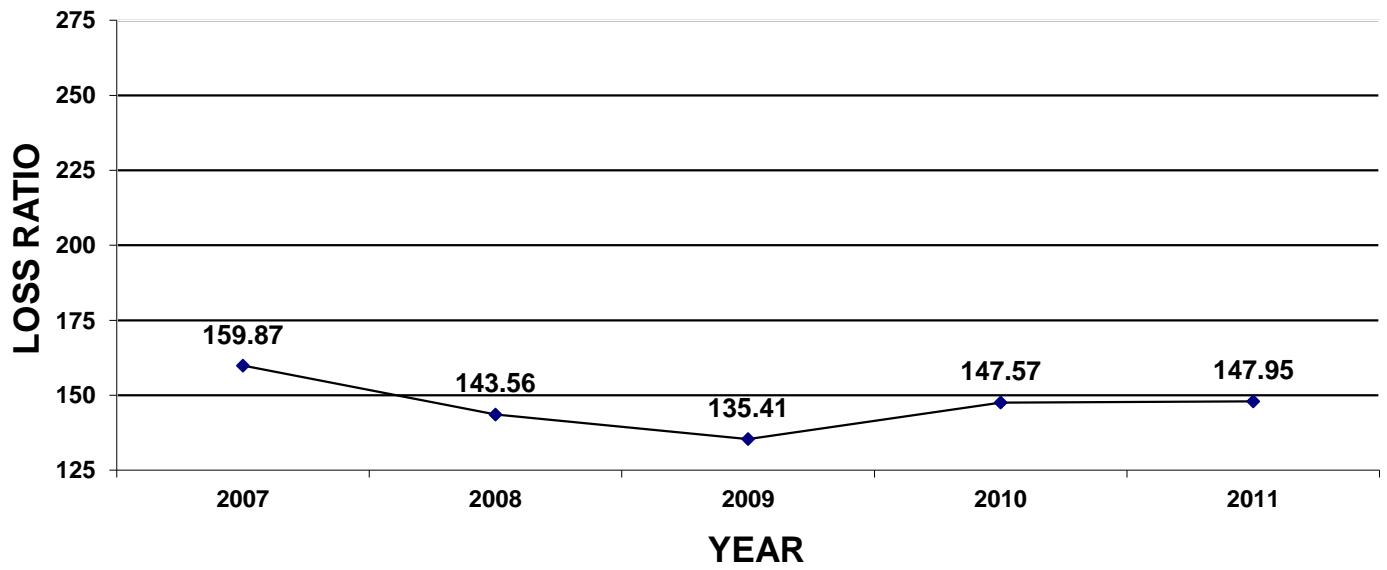
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	LIFE BENEFITS RATIO
342	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.03%	121	198	\$272,364	\$225,454	\$532,702	\$5,894	278.36%
343	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	277	156	\$6,732	\$0	\$23,610	\$300	350.71%
344	USAA LIFE INSURANCE COMPANY	0.11%	71	1,402	\$859,831	\$415,636	\$469,385	\$69,188	102.93%
345	VANTIS LIFE INSURANCE COMPANY	0.00%	261	35	\$9,577	\$1,031	\$10,061	\$439	115.82%
346	WASHINGTON NATIONAL INSURANCE COMPANY	0.15%	65	5,185	\$1,165,720	\$56,492	\$5,621,580	\$25,925	487.09%
347	WEST COAST LIFE INSURANCE COMPANY	0.01%	183	315	\$81,412	\$107,188	\$3,189	\$4,479	135.58%
348	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.61%	29	40,802	\$4,776,873	\$1,701,196	\$5,861,868	\$272,695	158.33%
349	WESTERN CATHOLIC UNION	0.19%	60	7,420	\$1,474,388	\$32,558	\$1,785,329	\$72,212	123.30%
350	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.00%	259	76	\$10,912	\$0	\$0	\$628	0.00%
351	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	305	148	\$2,470	\$147	\$0	\$766	5.95%
352	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	258	35	\$10,990	\$0	\$37,757	\$164	343.56%
353	WILLIAM PENN ASSOCIATION	0.00%	280	95	\$5,914	\$527	\$4,025	\$1,011	76.97%
354	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.01%	174	231	\$101,739	\$0	\$226,570	\$23,369	222.70%
355	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	278	580	\$6,050	\$3,490	\$14,503	\$968	297.40%
356	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.03%	138	1,227	\$231,581	\$106,995	\$374,803	\$13,560	208.05%
357	WORLD INSURANCE COMPANY	0.00%	225	204	\$29,629	\$6,374	\$33,076	\$1,395	133.15%
358	ZALE LIFE INSURANCE COMPANY	0.00%	346	2	\$95	\$0	\$0	\$7	0.00%
359	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	328	0	\$684	\$0	\$50,000	\$0	7309.94%
TOTAL		100.00%		1,801,980	\$786,350,923	\$299,868,378	\$863,513,981	\$61,583,420	147.95%

## MISSOURI INDIVIDUAL WHOLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.03%	147	319	\$117,209	\$0	\$10,967	\$28,835	9.36%
2	AAA LIFE INSURANCE COMPANY	0.21%	66	1,623	\$947,793	\$0	\$702,614	\$454,829	74.13%
3	ACACIA LIFE INSURANCE CO	0.00%	209	24	\$19,132	\$0	\$0	\$5,769	0.00%
4	AETNA LIFE INSURANCE COMPANY	0.01%	177	163	\$45,939	\$0	\$103,509	\$12,806	225.32%
5	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERIC	0.08%	102	240	\$388,080	\$0	\$423,065	\$73,989	109.01%
6	ALLSTATE LIFE INSURANCE COMPANY	0.30%	55	4,407	\$1,386,504	\$0	\$810,269	\$516,357	58.44%
7	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	214	25	\$16,248	\$0	\$38	\$9,323	0.23%
8	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF TE	0.08%	103	1,037	\$355,385	\$0	\$264,141	\$47,507	74.33%
9	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	255	3	\$3,057	\$0	\$7,187	\$275	235.10%
10	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	238	465	\$7,482	\$36	\$17,426	\$654	233.39%
11	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLI	0.59%	38	11,994	\$2,686,732	\$0	\$551,610	\$480,848	20.53%
12	AMERICAN FAMILY LIFE INSURANCE COMPANY	4.20%	4	43,822	\$19,216,609	\$24,575	\$6,448,232	\$4,085,698	33.68%
13	AMERICAN FIDELITY ASSURANCE COMPANY	0.59%	37	5,142	\$2,720,173	\$12,316	\$1,438,894	\$470,749	53.35%
14	AMERICAN FINANCIAL SECURITY LIFE INSURANCE COMF	0.00%	231	4	\$9,354	\$0	\$0	\$105	0.00%
15	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE C	0.15%	76	12,204	\$706,401	\$0	\$155,915	\$216,331	22.07%
16	AMERICAN GENERAL LIFE INSURANCE CO	3.92%	6	25,368	\$17,910,370	\$47,090	\$12,773,397	\$8,856,064	71.58%
17	AMERICAN GENERAL LIFE INSURANCE COMPANY OF DEI	0.02%	163	217	\$82,975	\$0	\$77,880	\$22,572	93.86%
18	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	272	115	\$2,170	\$0	\$12,930	\$236	595.85%
19	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.15%	78	2,078	\$693,672	\$0	\$429,924	\$118,163	61.98%
20	AMERICAN HOME LIFE INSURANCE COMPANY	0.11%	90	1,116	\$509,567	\$0	\$1,019,932	\$111,943	200.16%
21	AMERICAN INCOME LIFE INSURANCE CO	0.10%	92	1,126	\$459,890	\$0	\$36,993	\$146,042	8.04%
22	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	256	40	\$2,984	\$0	\$10,000	\$440	335.12%
23	AMERICAN NATIONAL INSURANCE COMPANY	0.30%	59	2,481	\$1,356,107	\$0	\$1,147,603	\$486,848	84.62%
24	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TE	0.00%	241	1	\$7,197	\$0	\$0	\$500	0.00%
25	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	253	30	\$3,559	\$0	\$9,999	\$460	280.95%
26	AMERICAN REPUBLIC INSURANCE COMPANY	0.15%	77	1,127	\$699,470	\$0	\$647,035	\$127,910	92.50%
27	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.00%	274	11	\$1,962	\$0	\$0	\$197	0.00%
28	AMERICAN UNITED LIFE INSURANCE COMPANY	0.18%	71	1,003	\$808,753	\$0	\$110,000	\$409,224	13.60%
29	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COI	0.54%	42	2,665	\$2,484,496	\$0	\$725,848	\$251,447	29.22%
30	AMERITAS LIFE INSURANCE CORP	0.03%	132	230	\$159,075	\$0	\$502,798	\$56,353	316.08%
31	AMICA LIFE INSURANCE COMPANY	0.04%	130	216	\$169,600	\$0	\$249,933	\$76,422	147.37%
32	ANTHEM LIFE INSURANCE COMPANY	0.05%	121	1,983	\$242,167	\$0	\$65,000	\$64,035	26.84%
33	ASSURED LIFE ASSOCIATION	0.00%	290	7	\$404	\$0	\$0	\$70	0.00%
34	ASSURITY LIFE INSURANCE COMPANY	0.31%	54	991	\$1,399,968	\$0	\$955,368	\$109,155	68.24%
35	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.44%	47	1,951	\$1,995,993	\$0	\$570,002	\$354,090	28.56%
36	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.03%	143	1	\$131,841	\$0	\$0	\$1,000	0.00%
37	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	275	64	\$1,751	\$0	\$0	\$1,920	0.00%
38	AUTO OWNERS LIFE INSURANCE COMPANY	0.33%	52	3,429	\$1,490,389	\$0	\$536,513	\$576,090	36.00%
39	AVIVA LIFE AND ANNUITY COMPANY	0.23%	63	1,341	\$1,055,389	\$15,865	\$587,322	\$434,501	57.15%
40	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.07%	105	239	\$342,855	\$0	\$0	\$63,560	0.00%
41	AXA EQUITABLE LIFE INSURANCE COMPANY	1.03%	28	3,581	\$4,710,538	\$0	\$3,565,000	\$2,404,690	75.68%
42	BALBOA LIFE INSURANCE COMPANY	0.01%	167	152	\$58,868	\$0	\$0	\$12,703	0.00%
43	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	226	14	\$10,616	\$0	\$0	\$1,388	0.00%
44	BANKERS LIFE AND CASUALTY COMPANY	0.10%	94	981	\$448,550	\$0	\$130,000	\$66,547	28.98%
45	BANNER LIFE INSURANCE COMPANY	1.31%	22	7,391	\$5,988,412	\$0	\$3,186,272	\$6,336,166	53.21%
46	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	230	39	\$9,570	\$0	\$6,800	\$14,205	71.06%
47	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	288	1	\$519	\$0	\$0	\$10	0.00%
48	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.01%	193	29	\$31,977	\$0	\$0	\$31,024	0.00%
49	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	263	39	\$2,525	\$0	\$0	\$1,564	0.00%
50	C M LIFE INSURANCE COMPANY	0.01%	184	39	\$39,006	\$0	\$0	\$10,117	0.00%
51	CANADA LIFE ASSURANCE COMPANY	0.06%	119	102	\$271,788	\$0	\$222,126	\$33,745	81.73%
52	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.01%	179	536	\$44,005	\$0	\$99,833	\$2,434	226.87%
53	CATHOLIC FINANCIAL LIFE	0.01%	166	404	\$62,032	\$0	\$52,925	\$12,723	85.32%
54	CATHOLIC HOLY FAMILY SOCIETY	0.00%	273	84	\$2,130	\$0	\$0	\$1,369	0.00%
55	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	222	25	\$11,722	\$0	\$0	\$1,416	0.00%
56	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	245	825	\$6,853	\$0	\$44,318	\$1,495	646.69%
57	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.03%	149	34	\$115,760	\$0	\$248,425	\$1,795	214.60%
58	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	221	39	\$12,263	\$194	\$4,040	\$1,254	34.53%
59	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.06%	117	447	\$278,059	\$0	\$290,000	\$40,829	104.29%
60	CHURCH LIFE INSURANCE CORPORATION	0.00%	285	1	\$678	\$0	\$0	\$7	0.00%
61	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	235	2	\$8,051	\$0	\$0	\$3,874	0.00%
62	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	282	4	\$993	\$0	\$0	\$15	0.00%
63	CINCINNATI LIFE INSURANCE COMPANY THE	1.07%	25	7,589	\$4,906,472	\$0	\$1,974,860	\$2,560,961	40.25%
64	CMFG LIFE INSURANCE COMPANY	0.07%	112	664	\$299,238	\$1,161	\$12,413	\$89,938	4.54%
65	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.35%	51	3,975	\$1,592,289	\$0	\$730,068	\$116,271	45.85%
66	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	188	261	\$35,391	\$0	\$45,946	\$1,987	129.82%
67	COLORADO BANKERS LIFE INS CO	0.09%	98	1,126	\$425,714	\$0	\$113,897	\$31,733	26.75%
68	COLUMBUS LIFE INSURANCE COMPANY	0.03%	144	168	\$131,115	\$0	\$0	\$66,136	0.00%
69	COMBINED INSURANCE CO OF AMERICA	0.02%	164	1,185	\$72,243	\$0	\$20,798	\$19,822	28.79%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMP	0.04%	131	378	\$166,274	\$0	\$195,792	\$11,145	117.75%
71	CONNECTICUT GENERAL LIFE INS CO	0.01%	183	16	\$39,893	\$0	\$96,851	\$9,361	242.78%
72	CONSECO LIFE INSURANCE CO	0.01%	203	227	\$23,130	\$0	\$75,703	\$32,686	327.29%
73	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	229	20	\$9,580	\$0	\$0	\$395	0.00%
74	CONTINENTAL ASSURANCE COMPANY	0.06%	116	294	\$280,017	\$0	\$0	\$34	0.00%
75	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	187	95	\$35,592	\$0	\$25,011	\$7,191	70.27%
76	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.00%	220	26	\$12,446	\$0	\$0	\$2,254	0.00%
77	COUNTRY INVESTORS LIFE INSURANCE COMPANY	0.00%	278	1	\$1,364	\$0	\$0	\$100	0.00%
78	COUNTRY LIFE INSURANCE COMPANY	0.45%	46	4,025	\$2,048,173	\$475	\$297,000	\$955,510	14.52%
79	CROWN LIFE INSURANCE COMPANY	0.00%	248	9	\$5,254	\$0	\$10,272	\$838	195.51%
80	CSA FRATERNAL LIFE	0.00%	243	22	\$7,093	\$0	\$32,892	\$505	463.72%
81	DIRECT GENERAL LIFE INSURANCE COMPANY	0.07%	108	1,951	\$311,785	\$0	\$20,000	\$19,755	6.41%
82	EMC NATIONAL LIFE COMPANY	0.15%	79	1,304	\$688,976	\$1,503	\$250,276	\$175,894	36.54%
83	EMPLOYEES LIFE COMPANY (MUTUAL)	0.00%	224	11	\$10,735	\$0	\$0	\$725	0.00%
84	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.00%	296	1	\$112	\$0	\$0	\$50	0.00%
85	EQUITRUST LIFE INSURANCE COMPANY	0.00%	298	12	\$0	\$0	\$0	\$43	N/A
86	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.06%	114	495	\$280,481	\$0	\$51,250	\$48,017	18.27%
87	FAMILY LIFE INSURANCE COMPANY	0.02%	162	219	\$85,114	\$0	\$68,909	\$11,487	80.96%
88	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	298	9	\$0	\$0	\$2,598	\$31	N/A
89	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	1.82%	15	24,689	\$8,319,089	\$0	\$3,307,037	\$3,200,119	39.75%
90	FARMERS NEW WORLD LIFE INSURANCE COMPANY	2.32%	13	22,537	\$10,630,945	\$0	\$7,792,029	\$3,455,923	73.30%
91	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	198	92	\$28,738	\$0	\$12,360	\$10,687	43.01%
92	FEDERATED LIFE INSURANCE COMPANY	0.30%	56	1,132	\$1,381,670	\$0	\$396,250	\$505,079	28.68%
93	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.89%	31	5,119	\$4,064,322	\$0	\$1,599,190	\$739,614	39.35%
94	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.03%	139	189	\$149,723	\$0	\$0	\$81,050	0.00%
95	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INS	0.24%	61	1,627	\$1,116,751	\$14,301	\$662,000	\$349,323	60.56%
96	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.17%	73	8	\$798,621	\$0	\$360	\$89	0.05%
97	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.00%	298	0	-\$1	\$0	\$8,672	\$0	-867200.00%
98	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	269	2	\$2,226	\$0	\$0	\$357	0.00%
99	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	172	97	\$49,739	\$0	\$0	\$24,595	0.00%
100	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.59%	39	5,245	\$2,679,043	\$0	\$1,955,940	\$1,486,676	73.01%
101	FORT DEARBORN LIFE INSURANCE COMPANY	0.00%	298	9	\$0	\$0	\$0	\$29	N/A
102	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.01%	170	146	\$51,618	\$0	\$27,342	\$3,256	52.97%
103	GARDEN STATE LIFE INSURANCE COMPANY	0.09%	99	712	\$418,684	\$0	\$150,382	\$60,026	35.92%
104	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.02%	158	2,142	\$97,271	\$0	\$797,076	\$868,493	819.44%
105	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	3.94%	5	27,855	\$18,033,916	\$0	\$9,228,968	\$8,775,430	51.18%
106	GENWORTH LIFE INSURANCE COMPANY	0.58%	40	4,018	\$2,672,505	\$0	\$5,240,567	\$1,391,103	196.09%
107	GERBER LIFE INSURANCE COMPANY	0.06%	115	1,778	\$280,371	\$0	\$89,712	\$126,678	32.00%
108	GLEANER LIFE INSURANCE SOCIETY	0.00%	210	101	\$18,185	\$0	\$0	\$5,080	0.00%
109	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.37%	50	27,676	\$1,689,264	\$0	\$1,050,208	\$163,339	62.17%
110	GOLDEN RULE INSURANCE COMPANY	0.09%	100	755	\$409,649	\$0	\$620	\$146,958	0.15%
111	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.01%	202	34	\$24,135	\$0	\$0	\$4,792	0.00%
112	GRANGE LIFE INSURANCE COMPANY	0.01%	186	57	\$36,825	\$0	\$0	\$15,514	0.00%
113	GREAT AMERICAN LIFE INSURANCE COMPANY	0.14%	83	889	\$631,254	\$0	\$360,109	\$192,312	57.05%
114	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.03%	133	166	\$158,465	\$0	\$68,164	\$24,630	43.02%
115	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1.05%	26	5,438	\$4,783,169	\$0	\$2,404,990	\$233,108	50.28%
116	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	265	10	\$2,417	\$0	\$0	\$190	0.00%
117	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.08%	104	614	\$343,907	\$0	\$130,300	\$24,416	37.89%
118	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	249	18	\$5,192	\$0	\$32,540	\$848	626.73%
119	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.18%	70	749	\$817,354	\$0	\$0	\$422,361	0.00%
120	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	192	52	\$32,034	\$87	\$16,661	\$2,270	52.28%
121	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.68%	34	4,132	\$3,125,595	\$0	\$1,609,831	\$1,856,199	51.50%
122	HARTFORD LIFE INSURANCE COMPANY	0.01%	169	383	\$57,314	\$795	\$186,750	\$3,368	327.22%
123	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	267	3	\$2,343	\$0	\$0	\$187	0.00%
124	HERITAGE LIFE INSURANCE COMPANY	0.00%	298	2	\$0	\$0	\$0	\$25	N/A
125	HORACE MANN LIFE INSURANCE COMPANY	0.07%	110	555	\$309,861	\$0	\$334,354	\$100,119	107.90%
126	HOUSEHOLD LIFE INSURANCE COMPANY	0.14%	82	1,010	\$656,890	\$0	\$360,383	\$181,460	54.86%
127	HUMANA INSURANCE COMPANY	0.01%	171	201	\$51,013	\$0	\$0	\$18,085	0.00%
128	HUMANADENTAL INSURANCE COMPANY	0.00%	276	17	\$1,579	\$0	\$3,999	\$114	253.26%
129	IDEALIFE INSURANCE COMPANY	0.00%	251	49	\$4,489	\$0	\$6,003	\$611	133.73%
130	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.17%	74	1,574	\$756,611	\$0	\$50,000	\$190,619	6.61%
131	INDEPENDENT ORDER OF FORESTERS THE	0.32%	53	2,306	\$1,445,328	\$0	\$689,403	\$228,326	47.70%
132	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCI	0.05%	126	587	\$217,978	\$0	\$120,294	\$39,594	55.19%
133	ING LIFE INSURANCE AND ANNUITY COMPANY	0.02%	153	103	\$112,890	\$0	\$120,782	\$3,078	106.99%
134	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	207	53	\$22,174	\$0	\$1,113	\$3,561	5.02%
135	INTEGRITY LIFE INSURANCE COMPANY	0.00%	298	17	\$0	\$0	\$0	\$138	N/A
136	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	295	7	\$130	\$0	\$0	\$39	0.00%
137	INVESTORS LIFE INSURANCE COMPANY OF NORTH AMEI	0.03%	150	243	\$115,145	\$0	\$118,350	\$23,582	102.78%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.46%	18	7,481	\$6,659,830	\$61	\$9,499,200	\$1,586,460	142.64%
139	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.01%	190	162	\$34,619	\$13,368	\$474,489	\$15,792	1409.22%
140	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	262	32	\$2,678	\$0	\$0	\$675	0.00%
141	KANAWHA INSURANCE COMPANY	0.02%	157	337	\$99,914	\$0	\$125,000	\$16,450	125.11%
142	KANSAS CITY LIFE INSURANCE COMPANY	0.55%	41	6,716	\$2,506,548	\$0	\$2,078,637	\$1,120,034	82.93%
143	KNIGHTS OF COLUMBUS	0.66%	36	5,888	\$3,009,266	\$630,608	\$605,563	\$1,599,146	41.08%
144	LAFAYETTE LIFE INSURANCE COMPANY THE	0.10%	96	158	\$443,183	\$1,625	\$50,000	\$123,455	11.65%
145	LEADERS LIFE INSURANCE COMPANY	0.00%	228	55	\$10,097	\$0	\$0	\$3	0.00%
146	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.18%	72	1,362	\$800,980	\$0	\$2,049,925	\$315,871	255.93%
147	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.10%	93	1,642	\$452,829	\$0	\$155,717	\$102,342	34.39%
148	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	206	164	\$22,769	\$0	\$1,386,686	\$1,653	6090.24%
149	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.03%	146	185	\$122,113	\$0	\$0	\$19,771	0.00%
150	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	294	13	\$196	\$0	\$0	\$175	0.00%
151	LIFESECURE INSURANCE COMPANY	0.00%	261	39	\$2,691	\$0	\$0	\$989	0.00%
152	LINCOLN BENEFIT LIFE COMPANY	0.92%	29	5,369	\$4,220,902	\$0	\$3,258,609	\$2,391,258	77.20%
153	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	205	90	\$23,075	\$4	\$0	\$2,481	0.02%
154	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	254	26	\$3,527	\$2,357	\$25,000	\$6,759	775.65%
155	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.32%	21	1,503	\$6,036,656	\$168,751	\$4,100,182	\$553,215	70.72%
156	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	247	16	\$6,166	\$0	\$0	\$1,931	0.00%
157	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	283	30	\$932	\$0	\$0	\$311	0.00%
158	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	208	101	\$20,029	\$0	\$0	\$2,842	0.00%
159	MAGNA INSURANCE COMPANY	0.00%	269	0	\$2,226	\$0	\$0	\$0	0.00%
160	MANHATTAN LIFE INSURANCE COMPANY	0.00%	218	59	\$14,011	\$0	\$0	\$5,275	0.00%
161	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.13%	87	733	\$585,290	\$0	\$424,000	\$100,909	72.44%
162	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.90%	30	4,017	\$4,116,043	\$54,221	\$1,568,100	\$1,812,102	39.41%
163	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.03%	148	140	\$117,145	\$0	\$31,910	\$16,594	27.24%
164	MEMBERS LIFE INSURANCE COMPANY	0.00%	292	12	\$348	\$0	\$0	\$93	0.00%
165	MERIT LIFE INSURANCE CO	0.06%	118	3,655	\$276,083	\$0	\$271,436	\$27,699	98.32%
166	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.10%	95	525	\$446,219	\$0	\$1,231,710	\$205,388	276.03%
167	METLIFE INVESTORS INSURANCE COMPANY	0.01%	174	101	\$47,848	\$0	\$100,000	\$25,567	299.00%
168	METLIFE INVESTORS USA INSURANCE COMPANY	1.61%	16	6,333	\$7,360,423	\$0	\$9,857,093	\$3,741,595	133.92%
169	METROPOLITAN LIFE INSURANCE COMPANY	1.39%	19	6,379	\$6,357,454	\$466,919	\$17,604,455	\$1,140,234	284.25%
170	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TEN	0.01%	204	23	\$23,118	\$0	\$0	\$2,661	0.00%
171	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	271	4	\$2,171	\$0	\$0	\$70	0.00%
172	MINNESOTA LIFE INSURANCE COMPANY	0.68%	35	3,894	\$3,114,943	\$976	\$381	\$2,503,344	0.04%
173	MODERN WOODMEN OF AMERICA	0.28%	60	3,493	\$1,264,960	\$2,479	\$25,000	\$406,449	2.17%
174	MONUMENTAL LIFE INSURANCE COMPANY	0.22%	64	3,567	\$1,006,183	\$429	\$1,050,550	\$134,053	104.45%
175	MONY LIFE INSURANCE COMPANY	0.07%	107	499	\$314,900	\$0	\$1,110	\$56,483	0.35%
176	MONY LIFE INSURANCE COMPANY OF AMERICA	0.15%	80	611	\$678,868	\$0	\$3,452	\$295,187	0.51%
177	MOUNTAIN LIFE INSURANCE COMPANY	0.02%	155	213	\$109,573	\$0	\$172,950	\$8,326	157.84%
178	MTL INSURANCE COMPANY	0.05%	127	256	\$210,971	\$0	\$0	\$99,525	0.00%
179	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.05%	123	2,991	\$234,338	\$0	\$291,074	\$59,946	124.21%
180	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	281	6	\$1,030	\$0	\$0	\$191	0.00%
181	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	234	30	\$8,087	\$0	\$0	\$619	0.00%
182	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	279	2	\$1,225	\$0	\$0	\$144	0.00%
183	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	181	117	\$40,616	\$0	\$83,257	\$17,695	204.99%
184	NATIONAL LIFE INSURANCE COMPANY	0.06%	113	280	\$295,049	\$9,104	\$337,928	\$162,959	117.62%
185	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE CO	0.03%	145	544	\$126,235	\$0	\$0	\$39,098	0.00%
186	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.01%	176	169	\$46,054	\$0	\$40,000	\$4,961	86.85%
187	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.14%	81	910	\$661,595	\$0	\$300,000	\$331,137	45.34%
188	NATIONWIDE LIFE INSURANCE COMPANY	0.03%	136	210	\$152,117	\$202	\$17,577	\$54,309	11.69%
189	NEW ENGLAND LIFE INSURANCE COMPANY	0.12%	88	520	\$571,581	\$0	\$951,773	\$278,340	166.52%
190	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATIC	0.00%	298	0	\$0	\$0	\$0	\$57,460	N/A
191	NEW YORK LIFE INSURANCE COMPANY	1.13%	24	11,010	\$5,177,053	\$15,567	\$2,924,838	\$3,431,160	56.80%
192	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INS	1.18%	23	4,408	\$5,412,513	\$0	\$4,586,002	\$1,284,643	84.73%
193	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	5.89%	3	38,443	\$26,944,589	\$2,133,990	\$10,477,853	\$17,066,467	46.81%
194	NYLIFE INSURANCE COMPANY OF ARIZONA	0.30%	58	1,373	\$1,365,041	\$0	\$1,757,739	\$530,590	128.77%
195	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAI	0.01%	168	90	\$57,964	\$0	\$38,310	\$6,981	66.09%
196	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.54%	44	3,060	\$2,449,413	\$0	\$482,097	\$1,394,126	19.68%
197	OHIO STATE LIFE INSURANCE COMPANY THE	0.02%	159	170	\$92,499	\$0	\$0	\$43,145	0.00%
198	OLD AMERICAN INSURANCE COMPANY	0.00%	213	835	\$16,280	\$0	\$127,241	\$2,611	781.58%
199	OLD REPUBLIC LIFE INSURANCE COMPANY	0.07%	106	1,605	\$337,685	\$0	\$173,250	\$126,093	51.31%
200	OZARK NATIONAL LIFE INSURANCE COMPANY	0.42%	48	4,064	\$1,932,370	\$0	\$638,288	\$355,743	33.03%
201	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	264	2	\$2,492	\$0	\$0	\$0	0.00%
202	PACIFIC LIFE INSURANCE COMPANY	0.14%	84	174	\$630,379	\$0	\$0	\$224,535	0.00%
203	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	291	1	\$382	\$0	\$0	\$50	0.00%
204	PEKIN LIFE INSURANCE COMPANY	0.03%	138	275	\$150,472	\$0	\$0	\$51,045	0.00%
205	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.05%	122	239	\$238,050	\$6,859	\$0	\$159,373	2.88%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

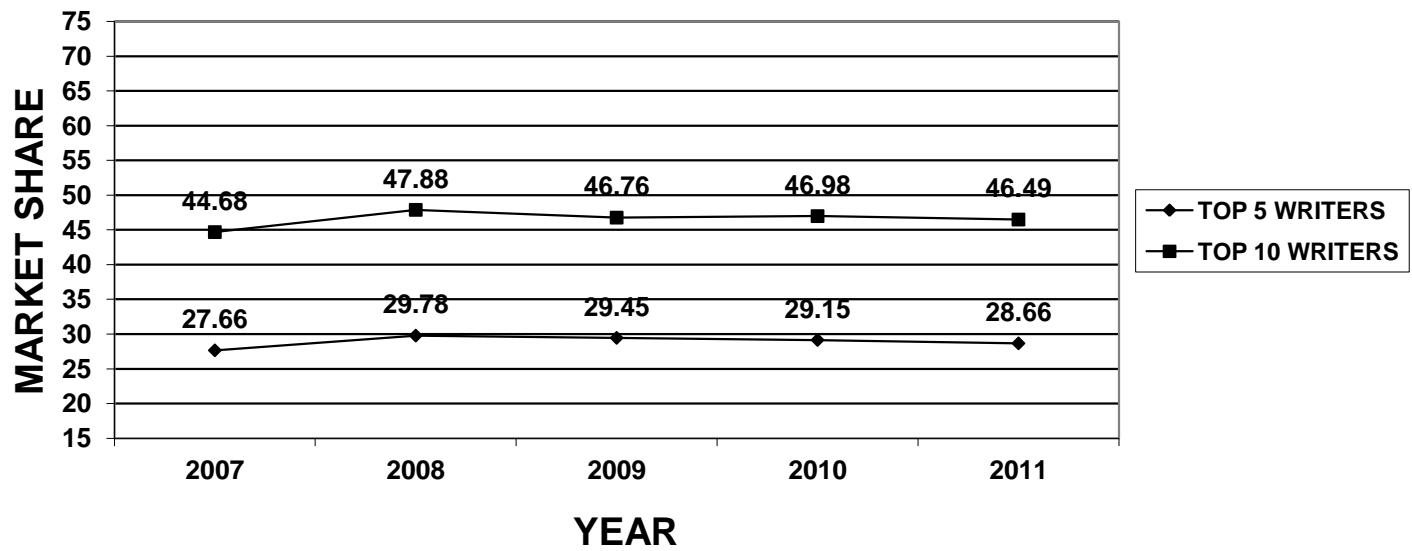
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.02%	152	347	\$114,112	\$0	\$0	\$51,131	0.00%
207	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY	0.00%	216	11	\$14,675	\$0	\$0	\$1,714	0.00%
208	PHL VARIABLE INSURANCE COMPANY	0.54%	43	1,518	\$2,474,494	\$0	\$400,000	\$1,427,535	16.16%
209	PHOENIX LIFE AND ANNUITY COMPANY	0.11%	91	408	\$493,582	\$0	\$2,307,833	\$337,381	467.57%
210	PHOENIX LIFE INSURANCE COMPANY	0.05%	124	251	\$231,115	\$192,153	\$980,846	\$29,588	507.54%
211	PHYSICIANS LIFE INSURANCE COMPANY	0.03%	141	3,329	\$134,297	\$0	\$37,736	\$52,071	28.10%
212	PIONEER AMERICAN INSURANCE COMPANY	0.01%	189	122	\$34,818	\$0	\$13,068	\$6,011	37.53%
213	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	195	26	\$31,932	\$0	\$100,115	\$7,774	313.53%
214	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	246	26	\$6,509	\$0	\$3,616	\$1,300	55.55%
215	POLISH NATNL ALLIANCE OF THE US OF N. A.	0.00%	298	33	\$0	\$0	\$0	\$201	N/A
216	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	266	3	\$2,374	\$0	\$0	\$336	0.00%
217	PRIMERICA LIFE INSURANCE COMPANY	6.90%	2	35,521	\$31,570,106	\$0	\$17,219,747	\$9,189,978	54.54%
218	PRINCIPAL LIFE INSURANCE COMPANY	0.23%	62	956	\$1,072,618	\$0	\$159,677	\$529,231	14.89%
219	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.13%	85	411	\$603,929	\$0	\$250,000	\$328,962	41.40%
220	PROFESSIONAL INSURANCE COMPANY	0.00%	215	56	\$15,769	\$0	\$0	\$1,862	0.00%
221	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	244	138	\$6,922	\$0	\$72,130	\$2,764	1042.04%
222	PROTECTIVE LIFE INSURANCE COMPANY	3.34%	9	15,218	\$15,265,864	\$0	\$90,105,129	\$4,368,737	590.24%
223	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	180	220	\$43,980	\$0	\$11,102	\$10,360	25.24%
224	PRUCO LIFE INSURANCE COMPANY	3.28%	10	11,991	\$15,020,367	\$0	\$9,894,297	\$6,198,577	65.87%
225	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.12%	89	15,398	\$565,475	\$0	\$634,313	\$428,355	112.17%
226	PYRAMID LIFE INSURANCE COMPANY	0.01%	201	31	\$25,797	\$0	\$100,000	\$1,745	387.64%
227	REASSURE AMERICA LIFE INSURANCE COMPANY	1.50%	17	11,331	\$6,839,235	\$0	\$6,052,855	\$1,730,750	88.50%
228	RELIABLE LIFE INSURANCE COMPANY	0.19%	67	3,619	\$869,241	\$0	\$299,830	\$147,138	34.49%
229	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.01%	185	332	\$38,710	\$272	\$78,253	\$1,043	202.85%
230	RELIASTAR LIFE INSURANCE COMPANY	2.41%	12	13,455	\$11,042,441	\$0	\$8,103,712	\$6,969,733	73.39%
231	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	173	149	\$48,817	\$939	\$16,981	\$11,581	36.71%
232	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF	0.01%	199	964	\$28,375	\$0	\$250,622	\$3,852	883.25%
233	RESERVE NATIONAL INSURANCE COMPANY	0.01%	194	26	\$31,967	\$0	\$0	\$1,169	0.00%
234	RIVERSOURCE LIFE INSURANCE COMPANY	0.42%	49	2,594	\$1,909,058	\$0	\$685,661	\$886,840	35.92%
235	ROYAL NEIGHBORS OF AMERICA	0.01%	200	1,017	\$26,392	\$0	\$0	\$14,137	0.00%
236	SAGICOR LIFE INSURANCE COMPANY	0.00%	219	19	\$13,638	\$0	\$0	\$2,607	0.00%
237	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSACI	0.22%	65	1,367	\$1,000,210	\$7,802	\$401	\$686,956	0.82%
238	SEARS LIFE INSURANCE COMPANY	0.00%	287	1	\$565	\$0	\$0	\$0	0.00%
239	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	233	46	\$8,169	\$1,158	\$20,060	\$2,452	259.74%
240	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	289	4	\$480	\$0	\$1,875	\$60	390.63%
241	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.01%	178	62	\$45,294	\$0	\$0	\$10,795	0.00%
242	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW	0.01%	182	51	\$40,139	\$0	\$0	\$14,173	0.00%
243	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.02%	156	40	\$109,025	\$0	\$22,416	\$1,079	20.56%
244	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.09%	97	821	\$425,754	\$0	\$201,729	\$153,082	47.38%
245	SETTLERS LIFE INSURANCE COMPANY	0.00%	252	4	\$3,795	\$0	\$6,172	\$358	162.64%
246	SHELTER LIFE INSURANCE COMPANY	2.62%	11	32,142	\$11,983,449	\$0	\$4,315,654	\$3,577,582	36.01%
247	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	257	3	\$2,962	\$0	\$0	\$610	0.00%
248	STANDARD INSURANCE COMPANY	0.00%	277	3	\$1,457	\$1,240	\$23,452	\$477	1694.72%
249	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	223	16	\$11,570	\$0	\$0	\$966	0.00%
250	STAROUNT LIFE INSURANCE COMPANY	0.09%	101	860	\$394,614	\$0	\$259,261	\$24,394	65.70%
251	STATE FARM LIFE INSURANCE COMPANY	7.72%	1	68,191	\$35,323,095	\$1,853,314	\$12,494,899	\$12,729,224	40.62%
252	STATE LIFE INSURANCE COMPANY	0.03%	151	145	\$114,613	\$0	\$500,000	\$30,515	436.25%
253	STATE MUTUAL INSURANCE COMPANY	0.00%	212	56	\$17,387	\$0	\$10,000	\$995	57.51%
254	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	240	44	\$7,201	\$0	\$123	\$453	1.71%
255	STONEBRIDGE LIFE INSURANCE COMPANY	0.05%	128	582	\$206,590	\$0	\$23,940	\$34,294	11.59%
256	SUN LIFE ASSURANCE COMPANY OF CANADA	0.04%	129	157	\$184,953	\$0	\$316,661	\$93,634	171.21%
257	SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPANY	0.00%	242	33	\$7,145	\$0	\$35,656	\$1,270	499.03%
258	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	286	1	\$609	\$71	\$1,390	\$229	239.90%
259	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	259	21	\$2,747	\$0	\$1	\$2,310	0.04%
260	SURETY LIFE INSURANCE COMPANY	0.00%	227	26	\$10,364	\$0	\$701	\$1,188	6.76%
261	SYMETRA LIFE INSURANCE COMPANY	0.51%	45	4,649	\$2,347,942	\$0	\$800,534	\$892,075	34.10%
262	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	239	38	\$7,365	\$0	\$1,107	\$722	15.03%
263	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	1.04%	27	1,658	\$4,738,288	\$3,091,938	\$431,840	\$332,014	74.37%
264	TEXAS LIFE INSURANCE COMPANY	0.02%	161	96	\$89,839	\$19,552	\$251,245	\$11,386	301.42%
265	THRIVENT FINANCIAL FOR LUTHERANS	0.76%	33	7,368	\$3,481,551	\$22,156	\$2,300,213	\$1,603,178	66.71%
266	TIAA-CREF LIFE INSURANCE COMPANY	0.13%	86	741	\$591,332	\$0	\$250,000	\$322,726	42.28%
267	TIME INSURANCE COMPANY	0.03%	135	605	\$152,669	\$0	\$56,147	\$15,285	36.78%
268	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	237	4	\$7,655	\$0	\$0	\$113	0.00%
269	TRANSAMERICA LIFE INSURANCE COMPANY	3.49%	8	13,910	\$15,967,996	\$66,128	\$15,329,102	\$5,047,310	96.41%
270	TRUSTMARK INSURANCE COMPANY	0.00%	211	69	\$17,458	\$0	\$0	\$4,426	0.00%
271	U S FINANCIAL LIFE INSURANCE COMPANY	0.79%	32	2,733	\$3,620,802	\$0	\$4,163,895	\$917,840	115.00%
272	ULLICO LIFE INSURANCE COMPANY	0.00%	250	1	\$4,697	\$0	\$0	\$100	0.00%
273	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	293	1	\$232	\$0	\$0	\$15	0.00%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

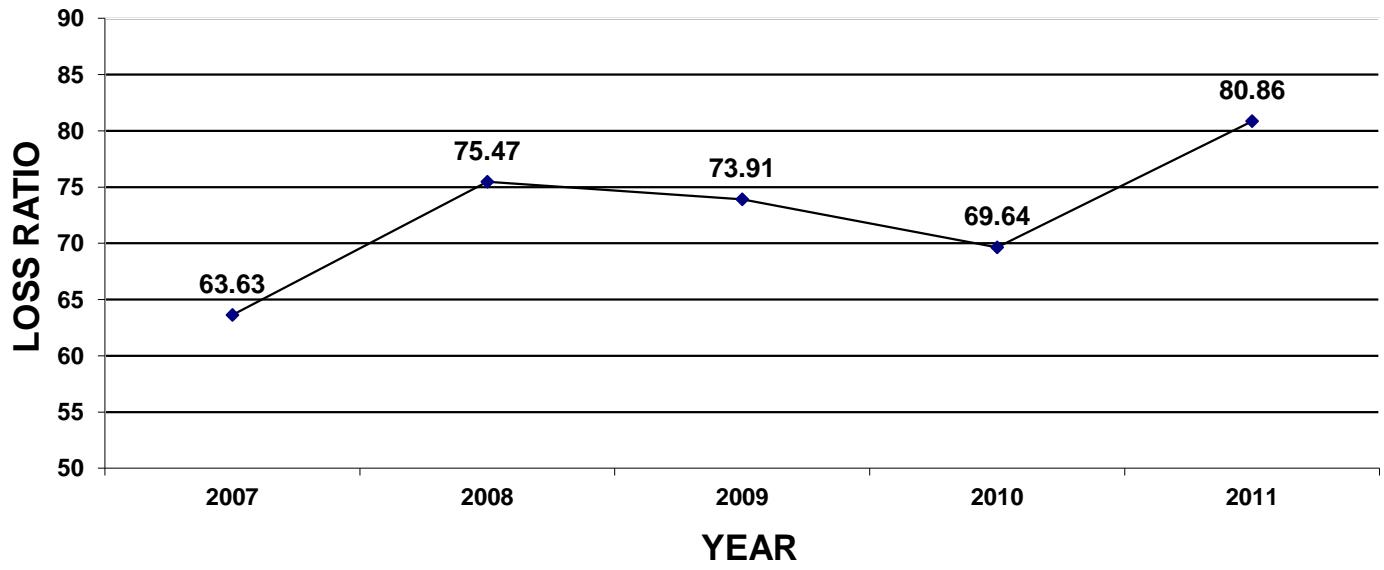
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	UNIFIED LIFE INSURANCE COMPANY	0.05%	125	806	\$221,686	\$0	\$159,375	\$39,554	71.89%
275	UNION CENTRAL LIFE INSURANCE COMPANY	0.18%	68	910	\$831,371	\$0	\$0	\$407,886	0.00%
276	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	217	81	\$14,025	\$0	\$32,370	\$895	230.80%
277	UNION LABOR LIFE INSURANCE COMPANY	0.00%	280	4	\$1,098	\$0	\$12,000	\$277	1092.90%
278	UNION SECURITY INSURANCE COMPANY	0.03%	142	236	\$133,919	\$5,383	\$137,113	\$5,485	106.40%
279	UNITED AMERICAN INSURANCE COMPANY	0.07%	109	995	\$311,537	\$0	\$257,804	\$8,601	82.75%
280	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	284	5	\$744	\$0	\$0	\$305	0.00%
281	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	175	206	\$47,698	\$0	\$0	\$5,249	0.00%
282	UNITED HERITAGE LIFE INSURANCE COMPANY	0.01%	196	80	\$30,676	\$0	\$70,880	\$8,967	231.06%
283	UNITED HOME LIFE INSURANCE COMPANY	0.03%	140	286	\$148,495	\$0	\$10,000	\$15,011	6.73%
284	UNITED INSURANCE COMPANY OF AMERICA	0.00%	258	29	\$2,880	\$0	\$0	\$200	0.00%
285	UNITED INVESTORS LIFE INSURANCE COMPANY	0.30%	57	2,258	\$1,374,754	\$0	\$795,350	\$222,371	57.85%
286	UNITED LIFE INSURANCE COMPANY	0.07%	111	494	\$308,114	\$0	\$170,682	\$57,320	55.40%
287	UNITED NATIONAL LIFE INSURANCE COMPANY OF AMER	0.02%	160	18	\$91,100	\$0	\$0	\$1,715	0.00%
288	UNITED OF OMAHA LIFE INSURANCE COMPANY	3.80%	7	4,538	\$17,358,981	\$0	\$11,014,508	\$1,143,059	63.45%
289	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.01%	165	61	\$67,912	\$285	\$50,915	\$18,981	75.39%
290	UNITED WORLD LIFE INSURANCE COMPANY	0.01%	191	530	\$32,360	\$0	\$43,506	\$1,606	134.44%
291	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	0.03%	137	128	\$151,107	\$0	\$0	\$56,188	0.00%
292	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	298	778	\$0	\$0	\$0	\$5,506	N/A
293	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	297	1	\$110	\$0	\$0	\$50	0.00%
294	USAA DIRECT LIFE INSURANCE COMPANY	0.00%	236	71	\$8,000	\$0	\$0	\$7,232	0.00%
295	USAA LIFE INSURANCE COMPANY	1.39%	20	14,897	\$6,353,098	\$116,592	\$2,301,501	\$3,200,088	38.06%
296	USABLE LIFE	0.01%	197	181	\$28,871	\$0	\$109,384	\$7,202	378.87%
297	VANTIS LIFE INSURANCE COMPANY	0.00%	225	37	\$10,702	\$0	\$0	\$4,895	0.00%
298	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	298	240	\$0	\$0	\$0	\$9,462	N/A
299	WEST COAST LIFE INSURANCE COMPANY	2.16%	14	9,923	\$9,863,862	\$0	\$3,179,886	\$4,466,702	32.24%
300	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.06%	120	6,844	\$265,695	\$23,885	\$802,105	\$106,646	310.88%
301	WESTERN CATHOLIC UNION	0.02%	154	825	\$111,252	\$0	\$0	\$38,883	0.00%
302	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.00%	268	16	\$2,262	\$0	\$0	\$927	0.00%
303	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.18%	69	1,159	\$828,735	\$0	\$233,315	\$364,346	28.15%
304	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.16%	75	1,499	\$753,542	\$0	\$158,865	\$270,942	21.08%
305	WINDSOR LIFE INSURANCE COMPANY	0.00%	298	1	-\$1,109	\$0	\$0	\$34	0.00%
306	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.03%	134	559	\$158,124	\$3,664	\$52	\$54,280	2.35%
307	WORLD INSURANCE COMPANY	0.00%	232	8	\$9,225	\$0	\$20,000	\$455	216.80%
308	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	260	3	\$2,737	\$0	\$0	\$455	0.00%
TOTAL		100.00%		755,539	\$457,331,590	\$9,032,450	\$360,743,348	\$170,696,118	80.86%

## MISSOURI INDIVIDUAL TERM LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	217	7	\$1,854	\$0	\$0	\$350	0.00%
2	AAA LIFE INSURANCE COMPANY	0.02%	140	170	\$105,196	\$0	\$17,378	\$13,615	16.52%
3	ACACIA LIFE INSURANCE CO	0.04%	109	126	\$225,760	\$0	\$82,359	\$22,068	36.48%
4	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.51%	44	2,671	\$2,873,077	\$0	\$2,516,347	\$249,996	87.58%
5	ALLSTATE LIFE INSURANCE COMPANY	0.49%	47	5,138	\$2,797,052	\$0	\$5,444,839	\$473,919	194.66%
6	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	177	25	\$19,862	\$0	\$8,041	\$2,845	40.48%
7	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF T	0.02%	145	165	\$88,546	\$0	\$42,028	\$9,572	47.46%
8	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	151	72	\$69,667	\$0	\$163,790	\$6,264	235.10%
9	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.87%	30	6,861	\$4,924,612	\$0	\$5,175,291	\$577,999	105.09%
10	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	161	110	\$46,164	\$0	\$0	\$6,611	0.00%
11	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE	0.79%	32	8,461	\$4,499,584	\$0	\$3,609,537	\$407,541	80.22%
12	AMERICAN GENERAL LIFE INSURANCE CO	1.68%	16	5,900	\$9,544,804	\$0	\$9,589,301	\$1,282,101	100.47%
13	AMERICAN GENERAL LIFE INSURANCE COMPANY OF D	0.03%	126	1,026	\$153,547	\$0	\$429,988	\$200,441	280.04%
14	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.95%	26	11,811	\$5,581,672	\$0	\$1,996,168	\$487,927	37.09%
15	AMERICAN INCOME LIFE INSURANCE CO	0.00%	193	16	\$7,566	\$0	\$0	\$571	0.00%
16	AMERICAN NATIONAL INSURANCE COMPANY	0.50%	45	2,971	\$2,854,952	\$0	\$2,452,662	\$248,575	85.91%
17	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T	0.03%	128	169	\$145,222	\$0	\$748,892	\$26,455	515.69%
18	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.03%	121	31	\$163,718	\$0	\$0	\$1,406	0.00%
19	AMERICAN REPUBLIC INSURANCE COMPANY	0.06%	92	870	\$366,965	\$0	\$199,441	\$33,390	54.35%
20	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.01%	150	166	\$78,368	\$0	\$106,320	\$8,762	135.67%
21	AMERICAN UNITED LIFE INSURANCE COMPANY	0.02%	134	235	\$133,179	\$0	\$287,180	\$18,521	215.63%
22	AMEROIC FINANCIAL LIFE AND ANNUITY INSURANCE CI	0.11%	77	546	\$638,167	\$0	\$300,673	\$30,766	47.12%
23	AMERITAS LIFE INSURANCE CORP	0.20%	68	1,197	\$1,156,784	\$0	\$1,695,789	\$176,099	146.60%
24	AMICA LIFE INSURANCE COMPANY	0.00%	200	9	\$5,410	\$0	\$0	\$724	0.00%
25	ASSURED LIFE ASSOCIATION	0.00%	210	6	\$3,120	\$0	\$0	\$312	0.00%
26	ASSURITY LIFE INSURANCE COMPANY	0.05%	100	246	\$308,240	\$0	\$227,289	\$26,001	73.74%
27	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.23%	65	2,417	\$1,309,159	\$0	\$2,192,165	\$175,379	167.45%
28	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	201	14	\$5,372	\$0	\$0	\$1,031	0.00%
29	AUTO OWNERS LIFE INSURANCE COMPANY	0.05%	103	990	\$293,998	\$0	\$104,916	\$59,068	35.69%
30	AVIVA LIFE AND ANNUITY COMPANY	2.64%	9	4,717	\$15,027,112	\$43,943	\$5,082,005	\$797,780	34.11%
31	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.02%	141	49	\$100,805	\$0	\$1,066,725	\$20,126	1058.21%
32	AXA EQUITABLE LIFE INSURANCE COMPANY	1.58%	18	4,566	\$8,990,427	\$0	\$6,873,042	\$1,193,224	76.45%
33	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	171	98	\$27,369	\$0	\$564,620	\$4,728	2062.99%
34	BANKERS LIFE AND CASUALTY COMPANY	0.34%	56	2,751	\$1,960,425	\$0	\$1,991,743	\$160,412	101.60%
35	BANNER LIFE INSURANCE COMPANY	0.63%	38	4,440	\$3,596,154	\$0	\$2,701,298	\$225,746	75.12%
36	BENEFICIAL LIFE INSURANCE COMPANY	0.01%	165	149	\$36,563	\$0	\$504,984	\$10,690	1381.13%
37	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	227	2	\$710	\$0	\$0	\$72	0.00%
38	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.04%	107	2,309	\$239,954	\$0	\$230,806	\$57,479	96.19%
39	C M LIFE INSURANCE COMPANY	0.48%	49	1,927	\$2,750,075	\$0	\$2,278,032	\$514,652	82.84%
40	CANADA LIFE ASSURANCE COMPANY	0.03%	117	71	\$189,170	\$0	\$154,605	\$17,131	81.73%
41	CATHOLIC FINANCIAL LIFE	0.00%	172	49	\$27,117	\$0	\$0	\$2,113	0.00%
42	CENTRAL RESERVE LIFE INSURANCE COMPANY THE	0.00%	228	11	\$608	\$0	\$0	\$370	0.00%
43	CENTRAL SECURITY LIFE INSURANCE CO	0.04%	110	594	\$218,676	\$0	\$418,096	\$19,528	191.19%
44	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.01%	164	416	\$40,025	\$0	\$61,693	\$7,274	154.14%
45	CENTRAL UNITED LIFE INSURANCE COMPANY	0.01%	163	184	\$43,208	\$689	\$14,334	\$4,450	34.77%
46	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	235	3	\$0	\$0	\$0	\$611	N/A
47	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.03%	114	363	\$198,701	\$0	\$23,053	\$22,816	11.60%
48	CINCINNATI LIFE INSURANCE COMPANY THE	0.10%	79	2,317	\$585,210	\$0	\$1,203,774	\$137,542	205.70%
49	CITIZENS SECURITY LIFE INS CO	0.00%	206	2	\$3,692	\$0	\$0	\$125	0.00%
50	CMFG LIFE INSURANCE COMPANY	0.03%	116	594	\$192,070	\$0	\$469,502	\$30,190	244.44%
51	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.18%	70	3,794	\$997,435	\$0	\$542,219	\$266,966	54.36%
52	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	211	2	\$2,911	\$0	\$16,422	\$416	564.14%
53	COLUMBUS LIFE INSURANCE COMPANY	0.13%	74	397	\$734,164	\$0	\$1,509,563	\$53,036	205.62%
54	COMBINED INSURANCE CO OF AMERICA	0.01%	167	31	\$35,598	\$0	\$0	\$5,309	0.00%
55	COMMONWEALTH ANNUITY AND LIFE INSURANCE COM	0.06%	91	319	\$367,753	\$0	\$778,376	\$29,694	211.66%
56	CONNECTICUT GENERAL LIFE INS CO	0.14%	72	1,012	\$823,070	\$444,088	\$5,189,039	\$353,738	684.40%
57	CONSECO LIFE INSURANCE CO	0.35%	55	3,382	\$1,998,809	\$0	\$8,177,043	\$323,660	409.10%
58	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	188	40	\$13,199	\$0	\$300,000	\$2,327	2272.90%
59	CONTINENTAL ASSURANCE COMPANY	0.00%	215	8	\$2,135	\$0	\$18,600	\$1	871.19%
60	CONTINENTAL GENERAL INSURANCE COMPANY	0.03%	122	1,063	\$161,488	\$0	\$489,974	\$42,562	303.41%
61	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.04%	113	359	\$201,456	\$0	\$271,214	\$37,307	134.63%
62	COUNTRY LIFE INSURANCE COMPANY	0.00%	202	19	\$5,296	\$0	\$0	\$831	0.00%
63	CROWN LIFE INSURANCE COMPANY	0.03%	119	283	\$165,311	\$0	\$323,206	\$34,254	195.51%
64	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	187	73	\$13,915	\$0	\$1,896	\$2,354	13.63%
65	EMC NATIONAL LIFE COMPANY	0.21%	67	2,452	\$1,186,569	\$0	\$2,181,918	\$135,213	183.88%
66	EMPLOYEES LIFE COMPANY (MUTUAL)	0.00%	235	7	\$0	\$0	\$0	\$274	N/A
67	EQUITRUST LIFE INSURANCE COMPANY	0.10%	83	44	\$545,975	\$0	\$52,926	\$5,565	9.69%
68	FAMILY LIFE INSURANCE COMPANY	0.01%	162	135	\$44,157	\$0	\$158,266	\$5,960	358.42%
69	FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.52%	20	19,732	\$8,628,825	\$0	\$4,790,211	\$1,648,535	55.51%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	173	86	\$26,864	\$0	\$11,554	\$6,085	43.01%
71	FEDERATED LIFE INSURANCE COMPANY	0.76%	35	1,589	\$4,316,326	\$0	\$3,198,000	\$397,545	74.09%
72	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.29%	59	1,592	\$1,642,308	\$0	\$1,733,756	\$198,689	105.57%
73	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	235	6	\$0	\$0	\$0	\$1,361	N/A
74	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	191	24	\$9,269	\$0	\$15,763	\$509	170.06%
75	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	222	2	\$1,269	\$0	\$0	\$95	0.00%
76	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	226	3	\$727	\$0	\$0	\$200	0.00%
77	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.07%	90	723	\$369,484	\$0	\$996,102	\$205,037	269.59%
78	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.61%	40	6,248	\$3,467,023	\$2,760,001	\$11,222,560	\$1,097,634	403.30%
79	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	2.33%	10	11,094	\$13,227,807	\$0	\$5,594,003	\$2,256,665	42.29%
80	GENWORTH LIFE INSURANCE COMPANY	1.08%	24	2,595	\$6,148,240	\$0	\$578,110	\$718,172	9.40%
81	GLEANER LIFE INSURANCE SOCIETY	0.10%	78	46	\$592,599	\$0	\$20,000	\$3,233	3.37%
82	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.10%	81	7,108	\$559,934	\$0	\$549,222	\$41,933	98.09%
83	GOLDEN RULE INSURANCE COMPANY	0.26%	61	1,007	\$1,460,478	\$0	\$3,962,882	\$92,373	271.34%
84	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.02%	132	106	\$137,616	\$0	\$87,157	\$12,596	63.33%
85	GRANGE LIFE INSURANCE COMPANY	0.01%	168	22	\$30,367	\$0	\$0	\$4,796	0.00%
86	GREAT AMERICAN LIFE INSURANCE COMPANY	0.02%	135	124	\$132,181	\$0	\$79,830	\$14,156	60.39%
87	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.08%	86	1,072	\$462,342	\$0	\$402,472	\$60,947	87.05%
88	GREAT WEST LIFE ASSURANCE COMPANY	0.06%	93	872	\$361,735	\$7,991	\$1,173,905	\$44,609	326.73%
89	GREATER BENEFICIAL UNION OF PITTSBURGH	0.00%	232	9	\$278	\$0	\$0	\$272	0.00%
90	GUARANTY INCOME LIFE INSURANCE COMPANY	0.01%	159	26	\$48,835	\$0	\$303,702	\$1,987	621.89%
91	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	235	5	\$0	\$0	\$0	\$12,222	N/A
92	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	235	25	\$0	\$0	\$0	\$39,281	N/A
93	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	129	152	\$141,638	\$0	\$157,483	\$24,196	111.19%
94	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	5.51%	3	3,451	\$31,294,480	\$0	-\$558,803	\$916,499	-1.79%
95	HARTFORD LIFE INSURANCE COMPANY	0.05%	99	241	\$312,502	\$12,228	\$677,261	\$64,198	220.64%
96	HCC LIFE INSURANCE COMPANY	0.00%	213	4	\$2,415	\$0	\$1,253	\$213	51.88%
97	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	175	117	\$23,349	\$0	\$61,736	\$943	264.41%
98	HUMANADENTAL INSURANCE COMPANY	0.00%	186	23	\$14,353	\$0	\$5,411	\$1,320	37.70%
99	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.08%	88	1,082	\$440,815	\$0	\$241,588	\$71,294	54.80%
100	INDEPENDENT ORDER OF FORESTERS THE	0.10%	80	969	\$570,476	\$0	\$550,492	\$65,788	96.50%
101	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.00%	218	6	\$1,847	\$0	\$0	\$364	0.00%
102	ING LIFE INSURANCE AND ANNUITY COMPANY	0.29%	58	1,543	\$1,659,603	\$0	\$1,710,729	\$301,302	103.08%
103	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.03%	123	429	\$160,298	\$0	\$1,680,021	\$46,850	1048.06%
104	INTEGRITY LIFE INSURANCE COMPANY	0.00%	235	38	\$0	\$0	\$370,458	\$7,177	N/A
105	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	223	3	\$1,169	\$0	\$0	\$77	0.00%
106	INVESTORS INSURANCE CORPORATION	0.00%	235	2	\$0	\$0	\$0	\$117	N/A
107	INVESTORS LIFE INSURANCE COMPANY OF NORTH AM	0.06%	97	606	\$348,591	\$0	\$867,593	\$40,209	248.89%
108	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.43%	51	1,188	\$2,440,545	\$0	\$1,315,611	\$166,090	53.91%
109	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.04%	112	285	\$201,935	\$0	\$834,748	\$14,929	413.37%
110	JOHN ALDEN LIFE INSURANCE COMPANY	0.03%	115	191	\$198,322	\$0	\$70,464	\$24,085	35.53%
111	KANSAS CITY LIFE INSURANCE COMPANY	0.93%	28	6,802	\$5,289,608	\$0	\$5,936,410	\$340,747	112.23%
112	LAFAYETTE LIFE INSURANCE COMPANY THE	0.02%	130	209	\$141,254	\$0	\$303,276	\$14,077	214.70%
113	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.03%	125	277	\$154,345	\$0	\$32,278	\$20,892	20.91%
114	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.26%	62	1,285	\$1,457,445	\$0	\$4,503,914	\$128,763	309.03%
115	LIFESecure INSURANCE COMPANY	0.00%	184	48	\$16,035	\$0	\$3,123	\$3,224	19.48%
116	LINCOLN BENEFIT LIFE COMPANY	1.64%	17	3,991	\$9,295,674	\$0	\$8,195,142	\$848,066	88.16%
117	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	196	48	\$6,842	\$0	\$0	\$6,849	0.00%
118	LINCOLN NATIONAL LIFE INSURANCE COMPANY	12.82%	1	17,466	\$72,844,611	\$0	\$23,412,654	\$6,675,671	32.14%
119	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	182	89	\$16,187	\$0	\$25,341	\$1,745	156.55%
120	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	208	28	\$3,400	\$0	\$26,502	\$293	779.47%
121	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	174	322	\$23,884	\$0	\$33,544	\$10,777	140.45%
122	MANHATTAN LIFE INSURANCE COMPANY	0.01%	153	24	\$63,304	\$0	\$76,619	\$2,186	121.03%
123	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.04%	108	313	\$236,180	\$0	\$585,449	\$22,580	247.88%
124	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.89%	29	587	\$5,073,219	\$0	\$510,747	\$236,946	10.07%
125	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.02%	142	194	\$100,056	\$0	\$227,864	\$12,552	227.74%
126	MEMBERS LIFE INSURANCE COMPANY	0.00%	209	1	\$3,313	\$0	\$0	\$103	0.00%
127	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.61%	39	1,557	\$3,474,527	\$0	\$6,733,712	\$552,695	193.80%
128	METLIFE INVESTORS USA INSURANCE COMPANY	3.98%	5	2,854	\$22,620,011	\$0	\$0	\$1,017,791	0.00%
129	METROPOLITAN LIFE INSURANCE COMPANY	0.49%	48	1,495	\$2,791,237	\$0	\$2,848,061	\$123,484	102.04%
130	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.39%	53	4,857	\$2,200,660	\$0	\$5,590,318	\$330,302	254.03%
131	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TE	0.00%	185	25	\$14,940	\$0	\$38,216	\$1,151	255.80%
132	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	178	37	\$18,853	\$0	\$7,238	\$3,072	38.39%
133	MINNESOTA LIFE INSURANCE COMPANY	0.06%	96	359	\$348,669	\$0	\$86,273	\$146,546	24.74%
134	MODERN WOODMEN OF AMERICA	0.34%	57	4,053	\$1,946,357	\$0	\$1,359,596	\$212,906	69.85%
135	MOLINA HEALTHCARE INSURANCE COMPANY	0.00%	220	3	\$1,613	\$0	\$2,205	\$225	136.70%
136	MONUMENTAL LIFE INSURANCE COMPANY	0.25%	64	1,641	\$1,405,267	\$0	\$1,071,505	\$79,458	76.25%
137	MONY LIFE INSURANCE COMPANY OF AMERICA	0.05%	101	160	\$301,830	\$0	\$443,289	\$19,237	146.87%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

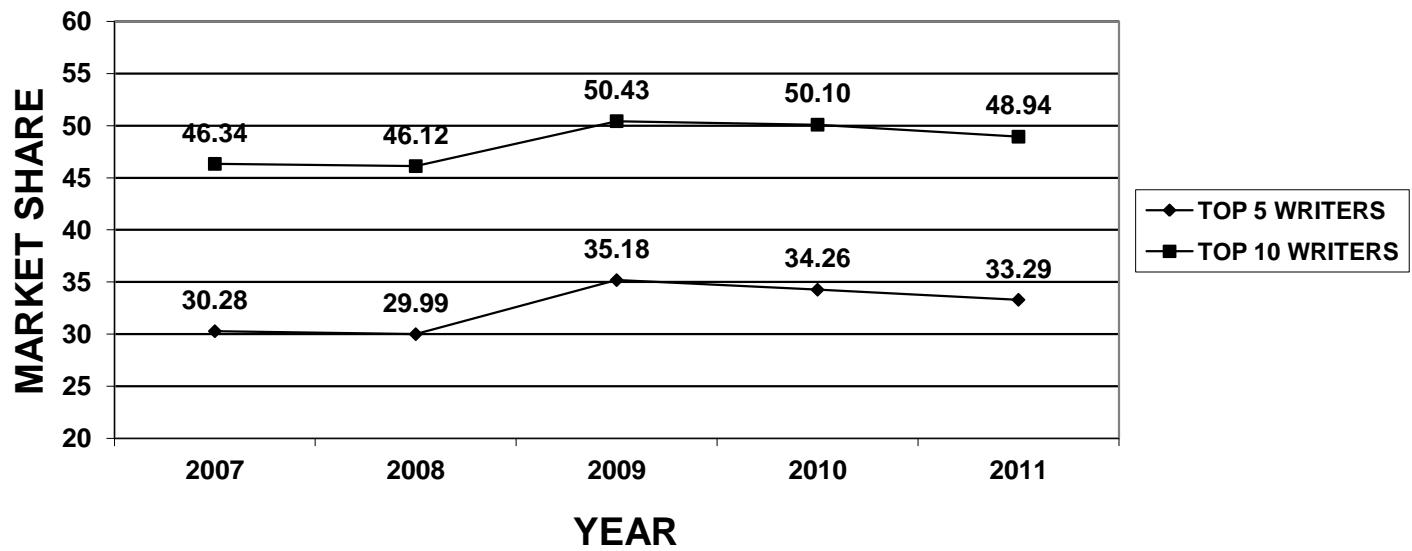
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	MTL INSURANCE COMPANY	0.02%	139	180	\$106,122	\$0	\$94,266	\$19,214	88.83%
139	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	198	18	\$6,122	\$0	\$6,112	\$806	99.84%
140	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.02%	147	226	\$85,314	\$0	\$223,271	\$10,313	261.70%
141	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	138	361	\$115,038	\$0	\$243,806	\$21,479	211.94%
142	NATIONAL LIFE INSURANCE COMPANY	0.08%	87	451	\$444,315	\$0	\$657,400	\$56,146	147.96%
143	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.10%	82	814	\$546,155	\$4,733	\$502,154	\$43,925	92.81%
144	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	0.51%	43	215	\$2,873,932	\$0	\$196,299	\$116,399	6.83%
145	NATIONWIDE LIFE INSURANCE COMPANY	0.03%	118	140	\$174,829	\$0	\$151,319	\$41,765	86.55%
146	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	180	6	\$16,499	\$0	\$8,143	\$1,134	49.35%
147	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWES	0.00%	235	3	\$0	\$0	\$0	\$26	N/A
148	NEW YORK LIFE INSURANCE AND ANNUITY CORPORAT	4.74%	4	8,120	\$26,936,033	\$0	\$33,703,106	\$2,401,024	125.12%
149	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	0.50%	46	2,300	\$2,824,133	\$0	\$2,392,878	\$452,074	84.73%
150	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	2.31%	11	381	\$13,127,771	\$0	\$2,048,548	\$422,946	15.60%
151	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH C.	0.01%	148	152	\$84,559	\$0	\$64,700	\$9,212	76.51%
152	OHIO NATIONAL LIFE ASSURANCE CORPORATION	1.24%	23	1,080	\$7,035,805	\$0	\$3,788,241	\$311,782	53.84%
153	OHIO STATE LIFE INSURANCE COMPANY THE	0.14%	73	1,500	\$803,730	\$0	\$1,318,837	\$87,199	164.09%
154	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	192	8	\$7,722	\$0	\$0	\$0	0.00%
155	PACIFIC LIFE INSURANCE COMPANY	3.33%	8	2,986	\$18,937,719	\$104,239	\$22,794,882	\$3,613,292	120.92%
156	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	207	2	\$3,610	\$0	\$462	\$100	12.80%
157	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	194	0	\$7,421	\$0	\$1,001,312	\$0	13492.95%
158	PAUL REVERE VARIABLE ANNUITY INSURANCE COMPA	0.02%	146	153	\$86,007	\$0	\$313,246	\$8,540	364.21%
159	PEKIN LIFE INSURANCE COMPANY	0.03%	124	249	\$157,927	\$0	\$91,306	\$18,129	57.82%
160	PENN INSURANCE AND ANNUITY COMPANY THE	0.77%	34	330	\$4,364,152	\$0	\$187,334	\$155,059	4.29%
161	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.75%	36	1,109	\$4,263,896	\$0	\$1,708,091	\$235,392	40.06%
162	PENNSYLVANIA LIFE INSURANCE COMPANY	0.06%	95	275	\$349,188	\$0	\$142,378	\$13,264	40.77%
163	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY	0.00%	221	2	\$1,409	\$0	\$4,854	\$150	344.50%
164	PHL VARIABLE INSURANCE COMPANY	0.95%	25	567	\$5,400,169	\$0	\$16,614,658	\$548,325	307.67%
165	PHOENIX LIFE AND ANNUITY COMPANY	0.01%	156	12	\$54,049	\$0	\$394,097	\$20,450	729.15%
166	PHOENIX LIFE INSURANCE COMPANY	0.03%	120	167	\$164,653	\$0	\$607,191	\$23,010	368.77%
167	PIONEER AMERICAN INSURANCE COMPANY	0.00%	204	9	\$4,654	\$0	\$964	\$570	20.71%
168	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.12%	76	503	\$657,108	\$0	\$946,217	\$63,221	144.00%
169	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	214	8	\$2,240	\$0	\$1,113	\$463	49.69%
170	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	219	81	\$1,812	\$0	\$3,000	\$1,812	165.56%
171	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	235	23	\$0	\$0	\$0	\$2,535	N/A
172	PRINCIPAL LIFE INSURANCE COMPANY	1.52%	19	2,351	\$8,658,230	\$0	\$18,164,656	\$805,041	209.80%
173	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	1.74%	15	282	\$9,890,354	\$0	\$16,926	\$174,443	0.17%
174	PROFESSIONAL INSURANCE COMPANY	0.00%	225	2	\$862	\$0	\$0	\$102	0.00%
175	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	195	15	\$7,179	\$0	\$2,037	\$78	28.37%
176	PROTECTIVE LIFE INSURANCE COMPANY	2.07%	13	7,372	\$11,769,130	\$0	\$6,053,037	\$1,272,200	51.43%
177	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.15%	71	10,969	\$854,959	\$0	\$419,218	\$245,574	49.03%
178	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	230	0	\$426	\$0	\$0	\$0	0.00%
179	PRUCO LIFE INSURANCE COMPANY	1.38%	21	2,432	\$7,835,771	\$0	\$3,518,691	\$584,424	44.91%
180	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.05%	105	388	\$256,147	\$35,615	\$750,185	\$23,498	306.78%
181	PYRAMID LIFE INSURANCE COMPANY	0.01%	166	87	\$36,327	\$0	\$0	\$2,361	0.00%
182	REASSURE AMERICA LIFE INSURANCE COMPANY	0.94%	27	6,977	\$5,351,779	\$0	\$9,491,057	\$1,165,563	177.34%
183	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.00%	212	22	\$2,565	\$0	\$0	\$1,187	0.00%
184	RELIASTAR LIFE INSURANCE COMPANY	0.78%	33	2,969	\$4,430,716	\$0	\$4,430,427	\$453,672	99.99%
185	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.09%	84	2,511	\$533,678	\$0	\$550,364	\$69,750	103.13%
186	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY C	0.00%	203	49	\$4,683	\$0	\$41,361	\$636	883.22%
187	RIVERSOURCE LIFE INSURANCE COMPANY	0.56%	41	1,695	\$3,160,722	\$0	\$4,459,208	\$218,021	141.08%
188	ROYAL NEIGHBORS OF AMERICA	0.02%	133	429	\$136,084	\$0	\$32,248	\$17,251	23.70%
189	SAGICOR LIFE INSURANCE COMPANY	0.00%	176	20	\$21,443	\$0	\$0	\$69	0.00%
190	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.02%	144	532	\$94,475	\$0	\$232,001	\$38,229	245.57%
191	SECURITY LIFE OF DENVER INSURANCE COMPANY	2.31%	12	1,916	\$13,121,949	\$0	\$4,841,244	\$979,407	36.89%
192	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEI	0.00%	169	23	\$28,030	\$0	\$0	\$2,968	0.00%
193	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.02%	143	43	\$99,275	\$0	\$73,470	\$3,537	74.01%
194	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.04%	106	361	\$246,374	\$0	\$320,819	\$29,246	130.22%
195	SETTLERS LIFE INSURANCE COMPANY	0.00%	199	10	\$5,878	\$0	\$7,469	\$433	127.07%
196	SHELTER LIFE INSURANCE COMPANY	1.29%	22	14,593	\$7,353,599	\$0	\$5,007,305	\$996,515	68.09%
197	STANDARD INSURANCE COMPANY	0.01%	155	84	\$55,525	\$11,975	\$226,450	\$4,602	429.40%
198	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	235	6	\$0	\$0	\$0	\$290	N/A
199	STATE FARM LIFE INSURANCE COMPANY	6.25%	2	49,844	\$35,508,979	\$0	\$29,843,450	\$4,553,298	84.04%
200	STATE LIFE INSURANCE COMPANY	0.05%	104	483	\$259,976	\$0	\$315,196	\$9,018	121.24%
201	STATE MUTUAL INSURANCE COMPANY	0.00%	197	4	\$6,731	\$0	\$10,483	\$88	155.74%
202	STONEBRIDGE LIFE INSURANCE COMPANY	0.01%	160	76	\$48,155	\$0	\$0	\$3,960	0.00%
203	SUN LIFE ASSURANCE COMPANY OF CANADA	0.82%	31	729	\$4,665,793	\$0	\$8,063,182	\$679,836	172.81%
204	SUN LIFE ASSURANCE OF CANADA (US)	0.25%	63	22	\$1,431,787	\$0	\$15,383	\$2,150	1.07%
205	SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPAN	0.06%	98	1,748	\$336,392	\$0	\$1,678,607	\$59,789	499.00%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

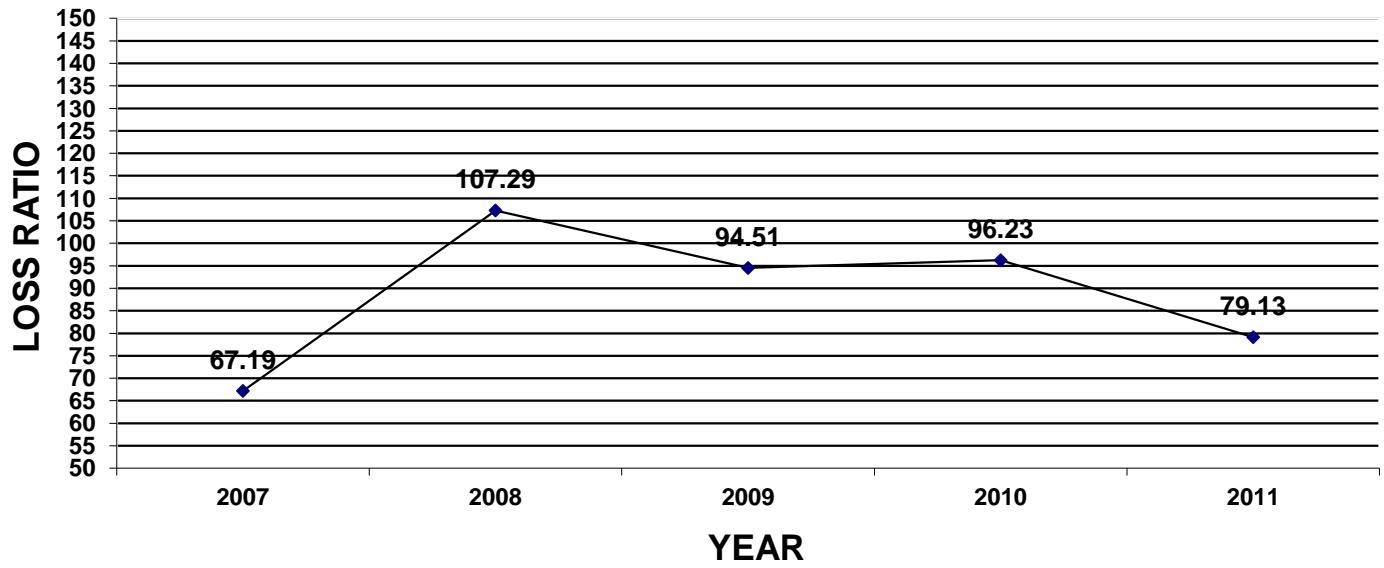
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	216	11	\$1,867	\$217	\$4,261	\$702	239.85%
207	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.01%	154	82	\$59,069	\$0	\$58,784	\$7,541	99.52%
208	SURETY LIFE INSURANCE COMPANY	0.06%	94	691	\$358,006	\$0	\$408,195	\$50,999	114.02%
209	SYMETRA LIFE INSURANCE COMPANY	0.45%	50	3,821	\$2,536,195	\$0	\$2,489,597	\$274,370	98.16%
210	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	179	74	\$17,039	\$0	\$22,430	\$1,546	131.64%
211	TEXAS LIFE INSURANCE COMPANY	0.37%	54	7,616	\$2,092,627	\$0	\$827,461	\$268,172	39.54%
212	THRIVENT FINANCIAL FOR LUTHERANS	3.57%	7	35,747	\$20,267,074	\$0	\$22,205,137	\$2,496,877	109.56%
213	TIAA-CREF LIFE INSURANCE COMPANY	0.12%	75	50	\$696,511	\$0	\$15,847	\$47,690	2.28%
214	TIME INSURANCE COMPANY	0.07%	89	779	\$415,966	\$0	\$547,483	\$48,041	131.62%
215	TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY	0.00%	235	59	\$0	\$0	\$974,555	\$9,484	N/A
216	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	224	6	\$1,000	\$0	\$0	\$2,116	0.00%
217	TRANSAMERICA LIFE INSURANCE COMPANY	3.79%	6	10,264	\$21,523,279	\$0	\$22,770,941	\$1,540,530	105.80%
218	TRUSTMARK INSURANCE COMPANY	0.02%	131	169	\$139,182	\$0	\$211,515	\$9,075	151.97%
219	U S FINANCIAL LIFE INSURANCE COMPANY	0.18%	69	603	\$1,050,760	\$0	\$948,313	\$68,530	90.25%
220	ULLICO LIFE INSURANCE COMPANY	0.00%	170	44	\$27,750	\$0	\$5,235	\$2,537	18.86%
221	UNIFIED LIFE INSURANCE COMPANY	0.00%	183	22	\$16,047	\$0	\$0	\$1,338	0.00%
222	UNION BANKERS INSURANCE COMPANY	0.00%	231	1	\$420	\$0	\$0	\$60	0.00%
223	UNION CENTRAL LIFE INSURANCE COMPANY	0.40%	52	2,266	\$2,286,086	\$0	\$3,264,070	\$240,790	142.78%
224	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	189	61	\$11,959	\$0	\$26,095	\$881	218.20%
225	UNION LABOR LIFE INSURANCE COMPANY	0.00%	205	3	\$3,792	\$0	\$0	\$70	0.00%
226	UNION SECURITY INSURANCE COMPANY	0.01%	158	119	\$49,592	\$0	\$660	\$4,227	1.33%
227	UNITED AMERICAN INSURANCE COMPANY	0.00%	229	9	\$589	\$0	\$33,818	\$153	5741.60%
228	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	233	1	\$236	\$0	\$0	\$25	0.00%
229	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	157	172	\$52,754	\$0	\$12,415	\$5,559	23.53%
230	UNITED HERITAGE LIFE INSURANCE COMPANY	0.03%	127	250	\$147,782	\$0	\$167,819	\$11,014	113.56%
231	UNITED INSURANCE COMPANY OF AMERICA	0.00%	190	35	\$11,725	\$0	\$10,013	\$444	85.40%
232	UNITED LIFE INSURANCE COMPANY	0.08%	85	708	\$478,010	\$0	\$491,320	\$60,682	102.78%
233	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.83%	14	4,574	\$10,423,580	\$0	\$4,440,414	\$557,998	42.60%
234	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.02%	136	70	\$127,844	\$0	\$109,138	\$23,556	85.37%
235	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.02%	137	990	\$121,867	\$0	\$279,375	\$17,533	229.25%
236	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	0.01%	149	30	\$84,144	\$0	\$35,066	\$4,930	41.67%
237	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.04%	111	30	\$214,446	\$0	\$82,080	\$4,121	38.28%
238	USAA LIFE INSURANCE COMPANY	0.27%	60	1,538	\$1,555,891	\$0	\$2,838,906	\$169,775	182.46%
239	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	235	781	\$0	\$0	\$0	\$39,742	N/A
240	WEST COAST LIFE INSURANCE COMPANY	0.72%	37	1,289	\$4,101,210	\$0	\$1,731,264	\$430,629	42.21%
241	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.00%	234	1	\$133	\$0	\$0	\$16	0.00%
242	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.05%	102	377	\$295,465	\$0	\$44,450	\$64,204	15.04%
243	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.52%	42	5,725	\$2,948,090	\$0	\$3,111,351	\$312,513	105.54%
244	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.23%	66	1,669	\$1,306,280	\$331,126	\$1,361,192	\$79,505	129.55%
245	WORLD INSURANCE COMPANY	0.01%	152	121	\$67,955	\$0	\$55,000	\$7,872	80.94%
246	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	181	196	\$16,390	\$0	\$1,855,254	\$17,951	11319.43%
TOTAL		100.00%		417,158	\$568,381,773	\$3,756,845	\$446,012,031	\$56,472,546	79.13%

## MISSOURI INDIVIDUAL UNIVERSAL LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

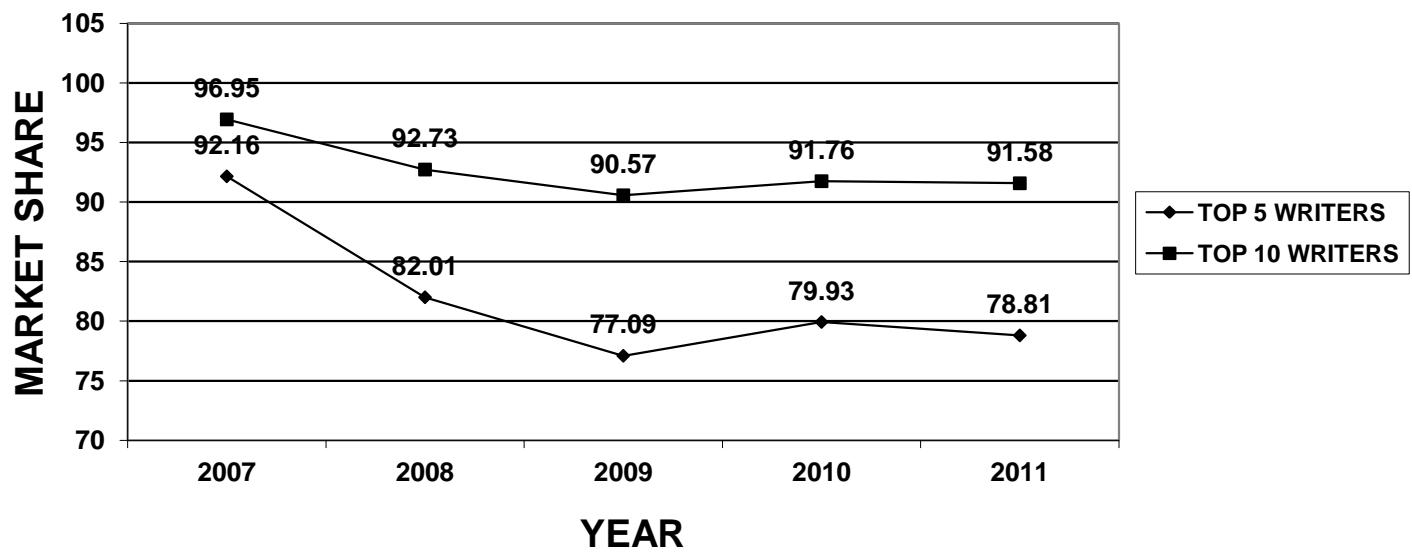


**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL GRADED DEATH BENEFITS**

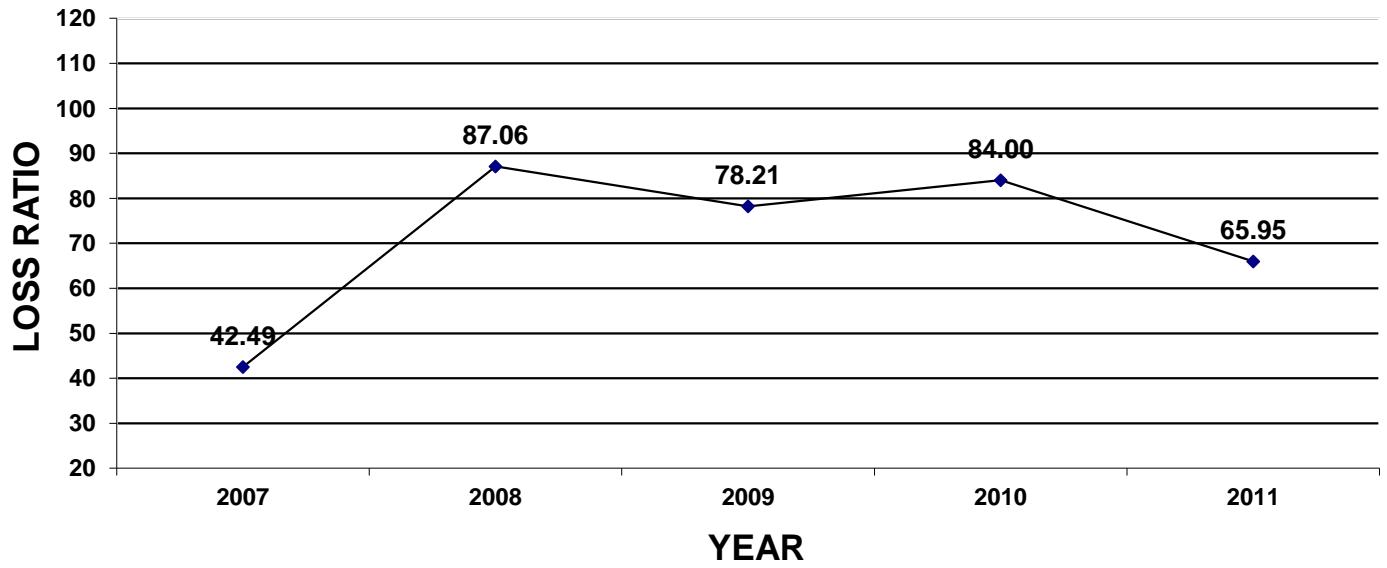
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	7.62%	3	1,661	\$769,167	\$0	\$464,178	\$14,618	60.35%
2	ABILITY INSURANCE COMPANY	0.00%	51	25	\$0	\$0	\$0	\$27	N/A
3	AMERICAN CONTINENTAL INSURANCE COMPANY	0.06%	26	15	\$6,254	\$0	\$0	\$162	0.00%
4	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE C	2.10%	9	2,337	\$211,770	\$0	\$249,543	\$3,575	117.84%
5	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	51	645	\$0	\$0	\$0	\$4,458	N/A
6	AMERICAN INCOME LIFE INSURANCE CO	1.12%	13	211	\$113,037	\$0	\$46,357	\$955	41.01%
7	AMERICAN NATIONAL INSURANCE COMPANY	0.99%	15	889	\$99,906	\$0	\$128,072	\$984	128.19%
8	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE CO	0.01%	40	8	\$1,418	\$0	\$0	\$135	0.00%
9	ASSURITY LIFE INSURANCE COMPANY	0.33%	16	17	\$33,195	\$0	\$0	\$1,586	0.00%
10	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	51	31	\$0	\$0	\$0	\$194	N/A
11	BANKERS LIFE INSURANCE COMPANY	0.00%	51	1	\$0	\$0	\$0	\$10	N/A
12	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.01%	42	3	\$954	\$0	\$0	\$41	0.00%
13	CATHOLIC FINANCIAL LIFE	0.01%	43	5	\$888	\$0	\$0	\$22	0.00%
14	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	51	5	\$0	\$0	\$0	\$12	N/A
15	CMFG LIFE INSURANCE COMPANY	0.05%	29	20	\$4,991	\$0	\$0	\$83	0.00%
16	COLONIAL PENN LIFE INSURANCE COMPANY	2.24%	7	2,791	\$226,177	\$0	\$364,050	\$2,084	160.96%
17	COMBINED INSURANCE CO OF AMERICA	0.01%	44	10	\$600	\$0	\$0	\$23	0.00%
18	CONTINENTAL GENERAL INSURANCE COMPANY	0.17%	18	32	\$17,279	\$0	\$102,163	\$222	591.26%
19	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.00%	48	1	\$157	\$0	\$0	\$25	0.00%
20	CSA FRATERNAL LIFE	0.05%	30	31	\$4,651	\$0	\$21,565	\$331	463.66%
21	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	1.05%	14	383	\$105,541	\$0	\$124,015	\$2,822	117.50%
22	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	50	93	\$4	\$0	\$34,401	\$406	860025.00%
23	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	51	353	\$0	\$0	\$0	\$1,687	N/A
24	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.12%	19	39	\$12,182	\$0	\$5,239	\$2,165	43.01%
25	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	51	11	\$0	\$0	\$0	\$95	N/A
26	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INS	1.84%	11	159	\$185,656	\$0	\$21,241	\$2,529	11.44%
27	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.06%	27	140	\$6,230	\$0	\$28,283	\$186	453.98%
28	GLEANER LIFE INSURANCE SOCIETY	0.02%	35	5	\$2,058	\$0	\$0	\$5	0.00%
29	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.08%	22	19	\$7,767	\$0	\$0	\$122	0.00%
30	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	49	1	\$43	\$0	\$0	\$7	0.00%
31	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.28%	17	43	\$27,986	\$0	\$20,000	\$271	71.46%
32	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.08%	21	28	\$7,967	\$0	\$21,838	\$196	274.11%
33	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.01%	39	14	\$1,474	\$0	\$0	\$294	0.00%
34	LAFAYETTE LIFE INSURANCE COMPANY THE	0.01%	38	2	\$1,491	\$0	\$0	\$25	0.00%
35	LINCOLN HERITAGE LIFE INSURANCE COMPANY	7.55%	4	1,476	\$762,377	\$0	\$353,808	\$3,861	46.41%
36	MEDICO INSURANCE COMPANY	0.01%	41	28	\$1,230	\$0	\$10,000	\$66	813.01%
37	MONUMENTAL LIFE INSURANCE COMPANY	2.24%	8	738	\$225,975	\$0	\$131,801	\$3,610	58.33%
38	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	45	1	\$259	\$0	\$0	\$23	0.00%
39	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.03%	33	40	\$3,394	\$0	\$1,392	\$296	41.01%
40	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	47	2	\$187	\$0	\$0	\$89	0.00%
41	PHYSICIANS LIFE INSURANCE COMPANY	33.14%	1	7,785	\$3,347,289	\$0	\$2,693,173	\$37,159	80.46%
42	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE C	0.00%	46	1	\$217	\$0	\$0	\$1	0.00%
43	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	51	681	\$0	\$0	\$0	\$12,343	N/A
44	RELIABLE LIFE INSURANCE COMPANY	25.95%	2	13,405	\$2,620,474	\$0	\$982,076	\$22,773	37.48%
45	RESERVE NATIONAL INSURANCE COMPANY	0.09%	20	30	\$8,718	\$0	\$8,017	\$74	91.96%
46	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.04%	31	46	\$3,948	\$0	\$9,000	\$103	227.96%
47	STONEBRIDGE LIFE INSURANCE COMPANY	1.52%	12	514	\$153,984	\$0	\$265,908	\$1,598	172.69%
48	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.02%	37	9	\$1,781	\$0	\$2,284	\$25	128.24%
49	TRUSTMARK INSURANCE COMPANY	0.07%	25	17	\$6,755	\$0	\$2,825	\$125	41.82%
50	UNION FIDELITY LIFE INSURANCE COMPANY	0.07%	24	49	\$7,067	\$0	\$6,629	\$139	93.80%
51	UNITED AMERICAN INSURANCE COMPANY	0.02%	34	5	\$2,171	\$0	\$0	\$52	0.00%
52	UNITED FIDELITY LIFE INSURANCE COMPANY	0.08%	23	147	\$7,736	\$0	\$0	\$832	0.00%
53	UNITED HERITAGE LIFE INSURANCE COMPANY	4.30%	6	879	\$433,865	\$0	\$287,769	\$3,634	66.33%
54	UNITED HOME LIFE INSURANCE COMPANY	1.91%	10	217	\$192,507	\$0	\$0	\$2,529	0.00%
55	UNITED INSURANCE COMPANY OF AMERICA	0.05%	28	16	\$5,093	\$0	\$3,171	\$46	62.26%
56	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.04%	32	25,492	\$3,802	\$0	\$0	\$202,009	0.00%
57	UNITED SECURITY ASSURANCE COMPANY OF PENNSYL'	0.02%	36	2	\$2,007	\$0	\$0	\$14	0.00%
58	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	51	2	\$0	\$0	\$0	\$4	N/A
59	VANTIS LIFE INSURANCE COMPANY	0.00%	51	0	0	\$0	\$4,200	\$0	N/A
60	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	4.55%	5	480	459,352	\$34,471	\$232,482	\$1,999	58.12%
TOTAL		100.00%		62,090	10,099,031	\$34,471	\$6,625,480	\$333,761	65.95%

## MISSOURI INDIVIDUAL GRADED DEATH BENEFITS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

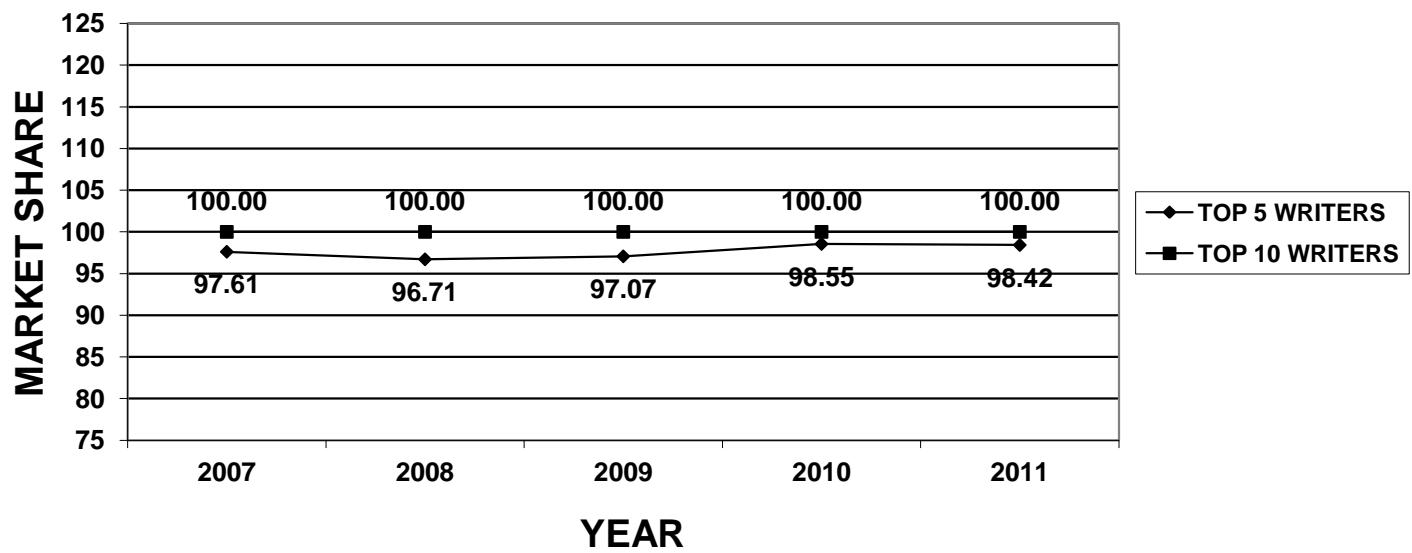


**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL CREDIT LIFE**

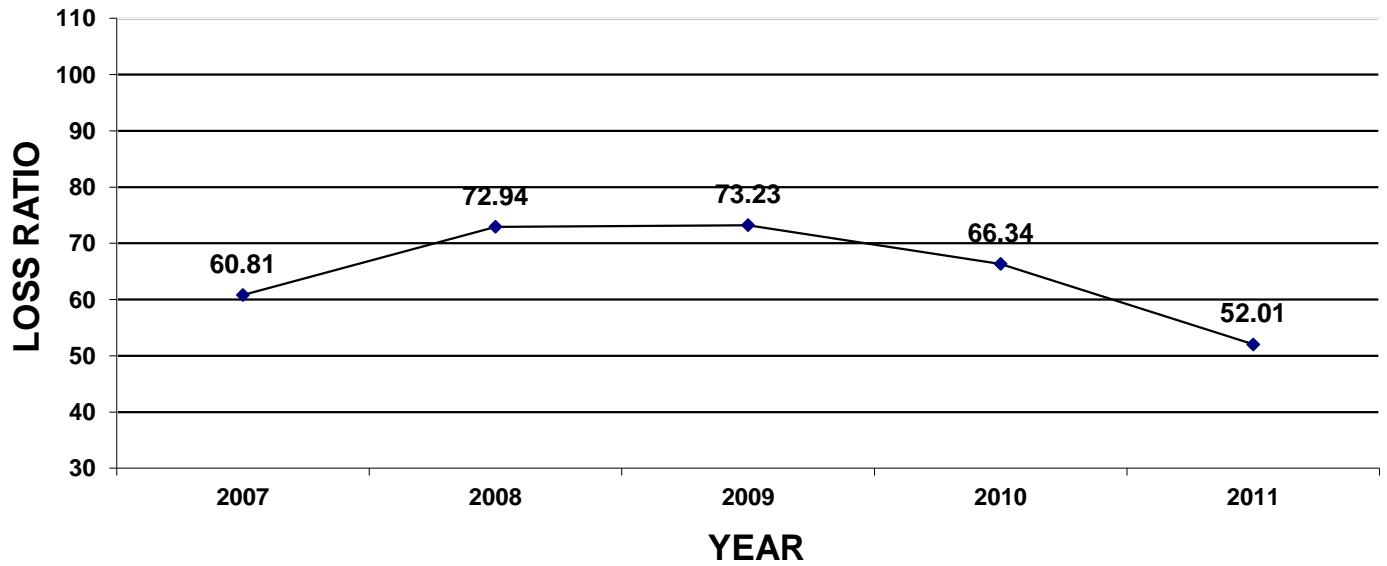
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE COMPAN	33.17%	2	11,501	\$421,438	\$0	\$193,026	\$32,783	45.80%
2	AMERICAN NATIONAL INSURANCE COMPANY	42.07%	1	7,304	\$534,488	\$0	\$228,436	\$49,347	42.74%
3	BALBOA LIFE INSURANCE COMPANY	0.18%	7	0	\$2,247	\$0	-\$1,921	\$0	-85.49%
4	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	4.30%	5	26	\$54,595	\$0	\$8,873	\$132	16.25%
5	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	9.15%	4	1,636	\$116,260	\$0	\$133,297	\$9,206	114.65%
6	MIDWEST NATIONAL LIFE INSURANCE COMPANY C	-0.05%	8	164	-\$686	\$0	\$0	\$898	0.00%
7	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	8	9	\$0	\$0	\$0	\$32	N/A
8	PROTECTIVE LIFE INSURANCE COMPANY	9.74%	3	1,082	\$123,760	\$0	\$86,157	\$12,500	69.62%
	SHELTER LIFE INSURANCE COMPANY	1.46%	6	264	\$18,493	\$0	\$12,973	\$2,552	70.15%
<b>TOTAL</b>		<b>100.00%</b>		<b>\$21,986</b>	<b>\$1,270,595</b>	<b>\$0</b>	<b>\$660,841</b>	<b>\$107,450</b>	<b>52.01%</b>

## MISSOURI INDIVIDUAL CREDIT LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

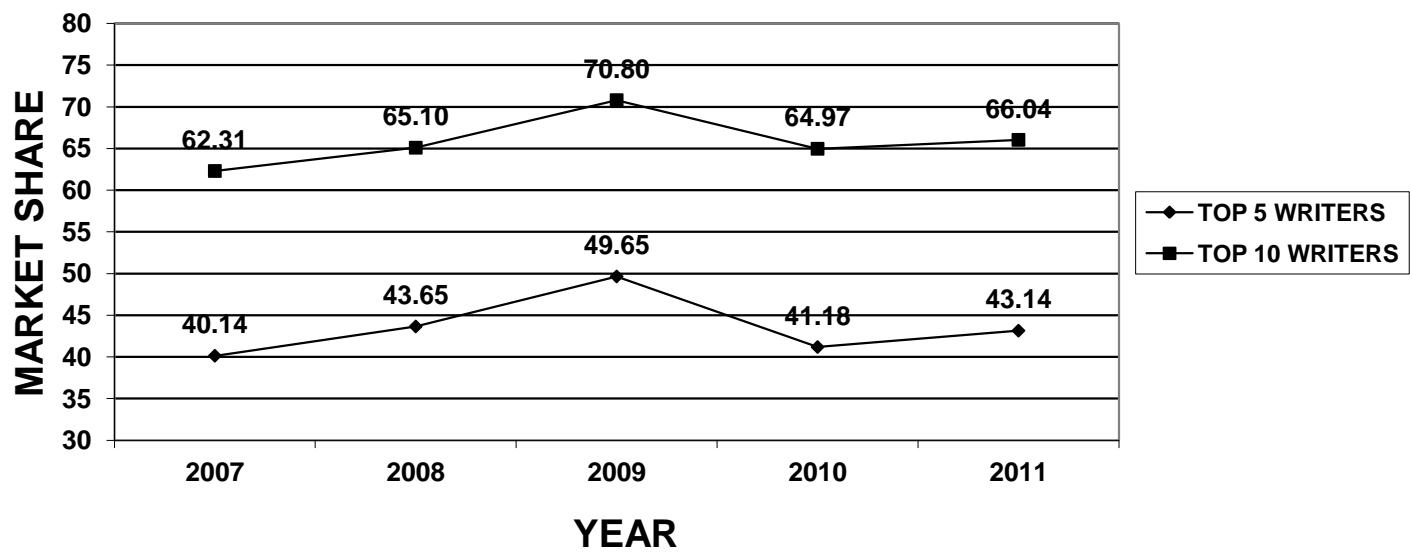
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.01%	62	16	\$23,865	\$0	\$99,453	\$3,163	416.73%
2	AMERICAN FAMILY LIFE INSURANCE COMPANY	1.33%	18	2,433	\$2,206,460	\$0	\$601,710	\$332,179	27.27%
3	AMERICAN GENERAL LIFE INSURANCE CO	2.27%	13	0	\$3,785,222	\$0	\$8,697,482	\$0	229.77%
4	AMERICAN GENERAL LIFE INSURANCE COMPANY OF AMERICA	0.02%	59	332	\$25,673	\$0	\$0	\$99,691	0.00%
5	AMERICAN NATIONAL INSURANCE COMPANY	0.18%	43	377	\$293,059	\$0	\$172,666	\$103,421	58.92%
6	AMERICAN UNITED LIFE INSURANCE COMPANY	0.34%	37	221	\$560,763	\$0	\$841,400	\$77,210	150.05%
7	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.01%	65	16	\$13,673	\$0	\$30,984	\$2,864	226.61%
8	AXA EQUITABLE LIFE INSURANCE COMPANY	9.23%	2	7,393	\$15,360,998	\$0	\$22,993,630	\$2,902,551	149.69%
9	BANNER LIFE INSURANCE COMPANY	0.21%	41	426	\$344,856	\$0	\$269,005	\$4,501	78.01%
10	C M LIFE INSURANCE COMPANY	0.41%	33	411	\$678,123	\$0	\$102,599	\$105,658	15.13%
11	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	72	9	\$0	\$0	\$0	\$1,487	N/A
12	CMFG LIFE INSURANCE COMPANY	0.32%	38	641	\$531,848	\$65,465	\$1,974,327	\$86,011	383.53%
13	COLUMBUS LIFE INSURANCE COMPANY	0.02%	58	8	\$28,491	\$0	\$9,625	\$3,633	33.78%
14	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMPANY	0.36%	35	833	\$606,944	\$0	\$2,845,117	\$160,322	468.76%
15	CONNECTICUT GENERAL LIFE INS CO	0.01%	60	10	\$24,933	\$0	\$60,532	\$2,875	242.78%
16	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	72	39	\$0	\$0	\$0	\$4,762	N/A
17	FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.06%	23	2,666	\$1,762,527	\$0	-\$92,023	\$280,910	-5.22%
18	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	72	1	\$0	\$0	\$0	\$41	N/A
19	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	71	1	\$660	\$0	\$0	\$324	0.00%
20	FIRST INVESTORS LIFE INSURANCE COMPANY	0.07%	50	249	\$115,333	\$0	\$353,630	\$13,410	306.62%
21	GENERAL AMERICAN LIFE INSURANCE COMPANY	3.01%	12	1,953	\$5,018,470	\$1,063,967	\$5,836,492	\$151,212	137.50%
22	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.18%	42	245	\$299,267	\$0	\$176,214	\$50,936	58.88%
23	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.02%	57	9	\$33,852	\$0	\$0	\$2,605	0.00%
24	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.14%	45	151	\$241,003	\$0	\$0	\$32,984	0.00%
25	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	11.55%	1	4,132	\$19,230,536	\$0	\$10,401,014	\$1,454,103	54.09%
26	HARTFORD LIFE INSURANCE COMPANY	0.22%	40	11,741	\$370,987	\$0	\$26,664,475	\$1,206,409	7187.44%
27	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	72	6	\$0	\$0	\$0	\$434	N/A
28	INTEGRITY LIFE INSURANCE COMPANY	0.01%	64	23	\$17,866	\$0	\$15,903	\$2,560	89.01%
29	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.08%	49	34	\$140,846	\$0	\$26,712	\$16,774	18.97%
30	KANSAS CITY LIFE INSURANCE COMPANY	0.31%	39	317	\$513,178	\$0	\$246,763	\$82,588	48.09%
31	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.01%	66	15	\$11,610	\$0	\$16,043	\$1,346	138.18%
32	LINCOLN BENEFIT LIFE COMPANY	0.80%	27	845	\$1,338,068	\$0	\$1,281,231	\$237,118	95.75%
33	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.14%	21	1,148	\$1,898,070	\$0	\$5,343,059	\$173,944	281.50%
34	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.50%	31	558	\$832,210	\$0	\$4,316	\$172,211	0.52%
35	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.03%	54	370	\$54,976	\$0	\$2,090,412	\$125,707	3802.41%
36	METLIFE INVESTORS INSURANCE COMPANY	0.12%	47	9	\$192,866	\$0	\$0	\$14,014	0.00%
37	METROPOLITAN LIFE INSURANCE COMPANY	3.18%	11	5,342	\$5,285,771	\$0	\$1,090,311	\$740,835	20.63%
38	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.14%	46	475	\$228,318	\$0	\$732,042	\$43,104	320.62%
39	MINNESOTA LIFE INSURANCE COMPANY	6.97%	5	2,956	\$11,608,539	\$0	\$6,250,819	\$1,054,831	53.85%
40	MML BAY STATE LIFE INSURANCE COMPANY	0.59%	30	837	\$989,528	\$0	\$1,137,787	\$143,684	114.98%
41	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	72	10	\$0	\$0	\$0	\$1,205	N/A
42	MONY LIFE INSURANCE COMPANY OF AMERICA	0.99%	26	562	\$1,653,740	\$0	\$324,519	\$181,330	19.62%
43	NATIONAL LIFE INSURANCE COMPANY	0.03%	55	62	\$51,736	\$0	\$189,215	\$14,612	365.73%
44	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.65%	29	262	\$1,074,713	\$0	\$96,897	\$176,224	9.02%
45	NATIONWIDE LIFE INSURANCE COMPANY	4.54%	7	1,383	\$7,550,552	\$9,535	\$8,463,657	\$588,748	112.22%
46	NEW ENGLAND LIFE INSURANCE COMPANY	3.78%	10	2,001	\$6,288,461	\$0	\$4,326,935	\$506,329	68.81%
47	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	0.01%	61	95	\$24,031	\$0	\$8,429	\$3,408	35.08%
48	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	7.84%	3	4,202	\$13,042,734	\$1,887,364	\$8,850,656	\$1,004,924	82.33%
49	OHIO NATIONAL LIFE ASSURANCE CORPORATION	1.01%	25	621	\$1,674,182	\$0	\$1,432,631	\$162,027	85.57%
50	PACIFIC LIFE INSURANCE COMPANY	7.56%	4	1,370	\$12,576,860	\$0	\$6,340,362	\$996,739	50.41%
51	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY	0.00%	72	4	\$0	\$0	\$0	\$22,500	N/A
52	PHL VARIABLE INSURANCE COMPANY	0.75%	28	344	\$1,245,069	\$0	\$47,242	\$153,321	3.79%
53	PHOENIX LIFE AND ANNUITY COMPANY	0.00%	69	8	\$3,500	\$0	\$56,859	\$8,867	1624.54%
54	PHOENIX LIFE INSURANCE COMPANY	1.06%	24	1,482	\$1,757,001	\$0	\$8,464,719	\$651,594	481.77%
55	PROTECTIVE LIFE INSURANCE COMPANY	1.11%	22	760	\$1,841,280	\$0	\$7,571,467	\$203,115	411.21%
56	PRUCO LIFE INSURANCE COMPANY	4.36%	9	8,862	\$7,254,055	\$0	\$13,267,448	\$897,614	182.90%
57	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION	0.03%	56	35	\$49,452	\$0	\$151,658	\$7,564	306.68%
58	PRUDENTIAL INSURANCE COMPANY OF AMERICA LTD	5.82%	6	12,904	\$9,694,493	\$475,835	\$15,860,466	\$1,600,588	168.51%
59	RELIASTAR LIFE INSURANCE COMPANY	1.85%	16	1,140	\$3,086,977	\$0	\$4,480,725	\$329,660	145.15%
60	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	70	4	\$3,288	\$0	\$15,973	\$150	485.80%
61	RIVERSOURCE LIFE INSURANCE COMPANY	4.40%	8	3,294	\$7,323,124	\$0	\$5,715,263	\$954,894	78.04%
62	SECURITY LIFE OF DENVER INSURANCE COMPANY	1.41%	17	383	\$2,342,924	\$0	\$1,168,280	\$417,713	49.86%
63	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	68	10	\$5,055	\$0	\$0	\$1,850	0.00%
64	STATE FARM LIFE INSURANCE COMPANY	1.27%	19	2,474	\$2,110,564	\$0	\$1,084,546	\$330,881	51.39%
65	SUN LIFE ASSURANCE OF CANADA (US)	1.99%	14	287	\$3,308,356	\$0	\$3,410,001	\$279,469	103.07%
66	SYMETRA LIFE INSURANCE COMPANY	0.05%	52	70	\$82,656	\$0	\$231,439	\$11,593	280.00%
67	THRIVENT FINANCIAL FOR LUTHERANS	1.21%	20	1,587	\$2,018,360	\$0	\$730,830	\$254,878	36.21%
68	THRIVENT LIFE INSURANCE COMPANY	0.05%	51	118	\$90,967	\$0	\$217,063	\$14,538	238.62%
69	TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY	0.01%	63	240	\$18,436	\$0	\$5,163,082	\$56,914	28005.44%
70	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.01%	67	8	\$8,400	\$0	\$6,877	\$2,070	81.87%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

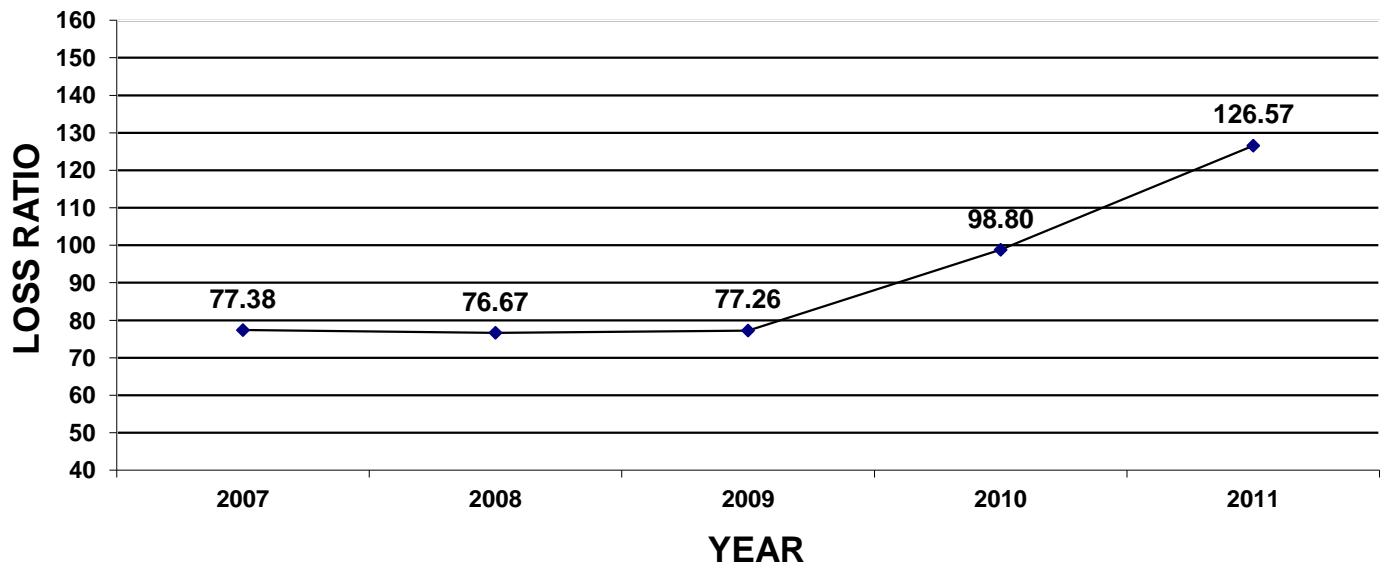
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE	BENEFITS RATIO
								IN FORCE (000)	
71	TRANSAMERICA LIFE INSURANCE COMPANY	0.34%	36	519	\$562,650	\$0	\$1,975,657	\$221,095	351.13%
72	UNION CENTRAL LIFE INSURANCE COMPANY	0.15%	44	158	\$252,724	\$0	\$201,411	\$32,433	79.70%
73	UNION SECURITY INSURANCE COMPANY	0.48%	32	878	\$806,211	\$0	\$3,706,468	\$127,508	459.74%
74	UNITED INVESTORS LIFE INSURANCE COMPANY	0.39%	34	289	\$648,936	\$0	\$143,922	\$40,239	22.18%
75	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.09%	48	67	\$156,985	\$0	\$368,081	\$21,551	234.47%
76	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	1.87%	15	2,061	\$3,115,902	\$0	\$2,280,220	\$539,956	73.18%
77	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.04%	53	65	\$71,208	\$0	\$567,338	\$31,171	796.73%
TOTAL		100.00%		95,867	\$166,464,971	\$3,502,166	\$207,194,066	\$20,741,684	126.57%

## MISSOURI INDIVIDUAL VARIABLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	0.01%	131	39	\$102,600	\$0	\$334	N/A	0.33%
2	ACACIA LIFE INSURANCE CO	0.04%	102	53	\$500,000	\$0	\$124,511	N/A	24.90%
3	AETNA LIFE INSURANCE COMPANY	0.00%	230	0	\$0	\$0	\$230,387	N/A	N/A
4	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AM	0.20%	58	3,245	\$2,424,494	\$0	\$18,429,084	N/A	760.12%
5	ALLSTATE ASSURANCE COMPANY	0.00%	230	1	\$0	\$0	\$131	N/A	N/A
6	ALLSTATE LIFE INSURANCE COMPANY	0.06%	92	2,611	\$701,735	\$0	\$32,029,375	N/A	4564.31%
7	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOI	0.00%	230	0	\$0	\$0	\$469,954	N/A	N/A
8	AMERICAN AMICABLE LIFE INSURANCE COMPANY (	0.03%	109	88	\$315,728	\$0	\$0	N/A	0.00%
9	AMERICAN BANKERS LIFE ASSURANCE OF FLORID	0.00%	208	162	\$722	\$0	\$0	N/A	0.00%
10	AMERICAN EQUITY INVESTMENT LIFE INSURANCE (	0.59%	37	1,118	\$6,988,393	\$0	\$6,446,180	N/A	92.24%
11	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.19%	60	1,875	\$2,231,406	\$0	\$2,018,378	N/A	90.45%
12	AMERICAN FIDELITY ASSURANCE COMPANY	0.11%	79	2,070	\$1,265,885	\$0	\$1,239,154	N/A	97.89%
13	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.01%	124	24	\$149,164	\$0	\$56,859	N/A	38.12%
14	AMERICAN GENERAL LIFE AND ACCIDENT INSURAN	0.04%	106	8,198	\$423,120	\$55	\$900,076	N/A	212.74%
15	AMERICAN GENERAL LIFE INSURANCE CO	1.11%	21	2,830	\$13,293,967	\$20,081	\$15,818,196	N/A	119.14%
16	AMERICAN GENERAL LIFE INSURANCE COMPANY C	0.00%	230	51	\$0	\$0	\$410,065	N/A	N/A
17	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	218	29	\$300	\$0	\$24,156	N/A	8052.00%
18	AMERICAN HOME LIFE INSURANCE COMPANY	0.04%	104	100	\$458,864	\$0	\$13,209	N/A	2.88%
19	AMERICAN INCOME LIFE INSURANCE CO	0.00%	214	19	\$340	\$0	\$0	N/A	0.00%
20	AMERICAN LIFE & SECURITY CORP	0.00%	230	7	\$0	\$0	\$11,909	N/A	N/A
21	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	230	1	\$0	\$0	\$1,346	N/A	N/A
22	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	150	376	\$8,866	\$0	\$131,727	N/A	338.93%
23	AMERICAN NATIONAL INSURANCE COMPANY	2.63%	11	3,311	\$31,347,954	\$0	\$18,000,915	N/A	57.42%
24	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	163	80	\$21,706	\$0	\$182,487	N/A	840.72%
25	AMERICAN RETIREMENT LIFE INSURANCE COMPAN	0.00%	230	167	\$0	\$0	\$164,670	N/A	N/A
26	AMERICAN UNDERWRITERS LIFE INSURANCE COM	0.02%	116	15	\$203,824	\$0	\$159,016	N/A	78.02%
27	AMERICAN UNITED LIFE INSURANCE COMPANY	0.08%	86	414	\$992,121	\$87	\$1,957,681	N/A	197.33%
28	AMERICO FINANCIAL LIFE AND ANNUITY INSURANC	0.01%	120	131	\$170,614	\$0	\$117,422	N/A	68.82%
29	AMERITAS LIFE INSURANCE CORP	0.00%	177	72	\$9,050	\$326	\$910,683	N/A	10066.40%
30	AMICA LIFE INSURANCE COMPANY	0.01%	130	8	\$105,785	\$0	\$104,358	N/A	98.65%
31	ANNUTY INVESTORS LIFE INSURANCE COMPANY	0.03%	110	193	\$301,217	\$0	\$227,538	N/A	75.54%
32	ASSURED LIFE ASSOCIATION	0.00%	211	9	\$521	\$0	\$0	N/A	0.00%
33	ASSURTY LIFE INSURANCE COMPANY	0.01%	140	225	\$61,389	\$0	\$342,293	N/A	557.58%
34	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.31%	48	1,039	\$3,729,727	\$0	\$6,826,725	N/A	183.04%
35	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	230	84	\$0	\$0	\$58,126	N/A	N/A
36	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	165	24	\$20,000	\$0	\$0	N/A	0.00%
37	AUTO OWNERS LIFE INSURANCE COMPANY	0.30%	50	1,408	\$3,570,484	\$0	\$529,046	N/A	14.82%
38	AVIVA LIFE AND ANNUITY COMPANY	0.32%	47	2,486	\$3,814,445	\$0	\$14,996,749	N/A	393.16%
39	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	148	455	\$45,689	\$484	\$1,688,236	N/A	3696.12%
40	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	204	5	\$1,200	\$0	\$4,327	N/A	360.58%
41	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	186	0	\$5,580	\$0	\$0	N/A	0.00%
42	BANKERS LIFE AND CASUALTY COMPANY	0.67%	35	4,281	\$8,018,729	\$0	\$17,000,076	N/A	212.00%
43	BANKERS LIFE INSURANCE COMPANY	0.19%	61	142	\$2,213,795	\$0	\$0	N/A	0.00%
44	BANNER LIFE INSURANCE COMPANY	0.00%	166	24	\$18,396	\$0	\$592,462	N/A	3220.60%
45	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	230	31	\$0	\$0	\$484,269	N/A	N/A
46	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	202	32	\$1,408	\$0	\$5,584	N/A	396.59%
47	BERKSHIRE HATHAWAY LIFE INSURANCE COMPAN	5.49%	3	101	\$65,447,160	\$0	\$156,538	N/A	0.24%
48	C M LIFE INSURANCE COMPANY	0.75%	31	3,000	\$8,990,880	\$0	\$13,156,598	N/A	146.33%
49	CANADA LIFE ASSURANCE COMPANY	0.00%	230	97	\$0	\$0	\$953,210	N/A	N/A
50	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.01%	141	1,995	\$60,370	\$0	\$1,148,069	N/A	1901.72%
51	CAPITOL LIFE INSURANCE COMPANY	0.00%	230	33	\$0	\$0	\$67,504	N/A	N/A
52	CATHOLIC FINANCIAL LIFE	0.03%	107	496	\$385,418	\$0	\$209,545	N/A	54.37%
53	CATHOLIC HOLY FAMILY SOCIETY	0.01%	135	179	\$89,185	\$0	\$101,317	N/A	113.60%
54	CATHOLIC ORDER OF FORESTERS	0.01%	137	51	\$80,394	\$0	\$10,796	N/A	13.43%
55	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	222	14	\$250	\$0	\$0	N/A	0.00%
56	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	180	139	\$8,213	\$0	\$23,745	N/A	289.11%
57	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	217	11	\$306	\$0	\$0	N/A	0.00%
58	CENTURION LIFE INSURANCE COMPANY	0.00%	230	862	\$0	\$0	\$3,818,810	N/A	N/A
59	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	230	8	\$0	\$0	-\$8,804	N/A	N/A
60	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	213	6	\$452	\$0	\$0	N/A	0.00%
61	CHURCH LIFE INSURANCE CORPORATION	0.01%	142	28	\$60,060	\$0	\$5,071	N/A	8.44%
62	CICA LIFE INSURANCE COMPANY OF AMERICA	0.07%	89	180	\$846,954	\$0	\$33,843	N/A	4.00%
63	CINCINNATI LIFE INSURANCE COMPANY THE	0.13%	68	339	\$1,539,074	\$0	\$879,016	N/A	57.11%
64	CMFG LIFE INSURANCE COMPANY	0.14%	64	416	\$1,716,497	\$0	\$2,005,817	N/A	116.86%
65	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.00%	230	1	\$0	\$0	\$193	N/A	N/A
66	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	230	1	\$0	\$0	\$116,160	N/A	N/A
67	COLORADO BANKERS LIFE INS CO	0.04%	103	836	\$478,542	\$0	\$211,977	N/A	44.30%
68	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	221	1	\$260	\$0	\$0	N/A	0.00%
69	COLUMBUS LIFE INSURANCE COMPANY	2.70%	10	1,352	\$32,206,089	\$0	\$3,093,181	N/A	9.60%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	COMBINED INSURANCE CO OF AMERICA	0.00%	230	6	\$0	\$0	\$0	N/A	N/A
71	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.01%	134	39	\$90,025	\$0	\$0	N/A	0.00%
72	CONNECTICUT GENERAL LIFE INS CO	0.00%	230	219	\$0	\$0	\$3,054,900	N/A	N/A
73	CONSECO LIFE INSURANCE CO	0.00%	193	124	\$2,760	\$0	\$129,346	N/A	4686.45%
74	CONTINENTAL ASSURANCE COMPANY	0.00%	162	98	\$21,859	\$0	\$291,095	N/A	1331.69%
75	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	182	111	\$6,300	\$0	\$349,086	N/A	5541.05%
76	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.06%	93	511	\$680,849	\$0	\$836,188	N/A	122.82%
77	COUNTRY LIFE INSURANCE COMPANY	0.00%	224	6	\$100	\$247	\$0	N/A	247.00%
78	CROATIAN FRATERNAL UNION OF AMERICA	0.01%	132	31	\$97,863	\$0	\$158,578	N/A	162.04%
79	CROWN LIFE INSURANCE COMPANY	0.00%	230	2	\$0	\$0	\$21,797	N/A	N/A
80	CSA FRATERNAL LIFE	0.02%	114	8	\$221,340	\$0	\$4,542	N/A	2.05%
81	DEGREE OF HONOR PROTECTIVE ASSOC	0.01%	136	47	\$82,545	\$0	\$9,220	N/A	11.17%
82	EMC NATIONAL LIFE COMPANY	0.10%	81	442	\$1,221,894	\$0	\$0	N/A	0.00%
83	EMPLOYEES LIFE COMPANY (MUTUAL)	0.19%	59	59	\$2,312,199	\$0	\$565,375	N/A	24.45%
84	EQUITABLE RESERVE ASSOCIATION	0.00%	230	2	\$0	\$0	\$0	N/A	N/A
85	EQUITRUST LIFE INSURANCE COMPANY	0.00%	230	10	\$0	\$0	\$66,333	N/A	N/A
86	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.08%	84	2,672	\$1,004,912	\$0	\$1,783,362	N/A	177.46%
87	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	230	657	\$0	\$0	\$371,847	N/A	N/A
88	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	0.92%	29	3,854	\$10,965,655	\$0	\$5,723,489	N/A	52.19%
89	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.44%	43	2,549	\$5,288,654	\$0	\$5,525,402	N/A	104.48%
90	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	230	11	\$0	\$0	\$0	N/A	N/A
91	FEDERATED LIFE INSURANCE COMPANY	0.13%	67	290	\$1,601,030	\$0	\$382,124	N/A	23.87%
92	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.11%	77	1,507	\$1,346,192	\$0	\$10,031,660	N/A	745.19%
93	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.00%	230	1	\$0	\$0	\$3,000	N/A	N/A
94	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.55%	38	4,365	\$6,606,192	\$0	\$2,715,205	N/A	41.10%
95	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF AMERICA	0.00%	152	8	\$36,186	\$0	\$0	N/A	0.00%
96	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	149	13	\$40,530	\$0	\$0	N/A	0.00%
97	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	230	151	\$0	\$0	\$318,149	N/A	N/A
98	FORT DEARBORN LIFE INSURANCE COMPANY	0.00%	230	144	\$0	\$0	\$1,366,840	N/A	N/A
99	FUNERAL DIRECTORS LIFE INSURANCE CO	0.12%	76	741	\$1,391,135	\$0	\$507,080	N/A	36.45%
100	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	167	554	\$17,890	\$104	\$5,561,500	N/A	31087.78%
101	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.07%	88	768	\$851,036	\$0	\$12,357,275	N/A	1452.03%
102	GENWORTH LIFE INSURANCE COMPANY	1.36%	18	1,343	\$16,252,141	\$0	\$15,919,007	N/A	97.95%
103	GLEANER LIFE INSURANCE SOCIETY	0.69%	33	321	\$8,274,224	\$0	\$455,555	N/A	5.51%
104	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	230	0	\$0	\$0	\$2,095	N/A	N/A
105	GOLDEN RULE INSURANCE COMPANY	0.02%	115	695	\$213,339	\$0	\$1,018,617	N/A	477.46%
106	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.00%	194	1	\$2,550	\$0	\$19,401	N/A	760.82%
107	GRANGE LIFE INSURANCE COMPANY	0.00%	230	0	\$0	\$0	\$86,584	N/A	N/A
108	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	230	0	\$0	\$0	\$8,316	N/A	N/A
109	GREAT AMERICAN LIFE INSURANCE COMPANY	1.22%	19	1,853	\$14,605,977	\$0	\$5,037,256	N/A	34.49%
110	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	171	39	\$12,412	\$0	\$53,582	N/A	431.70%
111	GREAT WESTERN INSURANCE COMPANY	0.00%	176	1	\$9,522	\$0	\$6,068	N/A	63.73%
112	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.14%	66	42	\$1,646,568	\$0	\$21,516	N/A	1.31%
113	GREATER BENEFICIAL UNION OF PITTSBURGH	0.14%	65	73	\$1,701,341	\$0	\$225,600	N/A	13.26%
114	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	198	20	\$1,757	\$0	\$5,585	N/A	317.87%
115	GUARANTY INCOME LIFE INSURANCE COMPANY	0.02%	117	173	\$202,282	\$0	\$537,736	N/A	265.83%
116	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.12%	75	56	\$1,411,456	\$0	\$0	N/A	0.00%
117	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.01%	119	14	\$174,198	\$31,196	\$0	N/A	17.91%
118	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	230	127	\$0	\$0	\$960,826	N/A	N/A
119	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.29%	51	181	\$3,494,169	\$0	\$2,359,352	N/A	67.52%
120	HARTFORD LIFE INSURANCE COMPANY	0.22%	57	123	\$2,602,314	\$0	\$0	N/A	0.00%
121	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	218	1	\$300	\$0	\$0	N/A	0.00%
122	HOMESTEADERS LIFE COMPANY	0.00%	151	0	\$36,875	\$0	\$60,004	N/A	162.72%
123	HORACE MANN LIFE INSURANCE COMPANY	0.30%	49	2,401	\$3,578,210	\$0	\$2,258,122	N/A	63.11%
124	HUMANADENTAL INSURANCE COMPANY	0.00%	172	28	\$10,626	\$0	\$0	N/A	0.00%
125	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	227	1	\$63	\$0	\$6,557	N/A	10407.94%
126	IDEALIFE INSURANCE COMPANY	0.00%	207	11	\$804	\$0	\$0	N/A	0.00%
127	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	164	294	\$21,175	\$0	\$307,560	N/A	1452.47%
128	INDEPENDENT ORDER OF FORESTERS THE	0.01%	128	162	\$116,376	\$0	\$437,361	N/A	375.82%
129	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT INSURANCE COMPANY	0.00%	230	465	\$0	\$0	\$133,069	N/A	N/A
130	ING LIFE INSURANCE AND ANNUITY COMPANY	0.06%	95	1,255	\$656,818	\$0	\$1,705,178	N/A	259.61%
131	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.05%	96	1,974	\$650,594	\$0	\$12,980,349	N/A	1995.15%
132	INTEGRITY LIFE INSURANCE COMPANY	0.25%	56	446	\$3,007,265	\$0	\$2,933,386	N/A	97.54%
133	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	197	13	\$1,858	\$0	\$10,265	N/A	552.48%
134	INVESTORS INSURANCE CORPORATION	0.00%	190	78	\$4,000	\$0	\$0	N/A	0.00%
135	INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	228	78	\$22	\$0	\$366,230	N/A	1664681.82%
136	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.66%	36	8,514	\$7,820,565	\$0	\$29,517,584	N/A	377.44%
137	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.05%	98	70	\$588,323	\$0	\$49,237	N/A	8.37%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	230	0	\$0	\$0	\$425,735	N/A	N/A
139	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	3.23%	7	2,000	\$38,586,868	\$0	\$20,050,562	N/A	51.96%
140	KANSAS CITY LIFE INSURANCE COMPANY	1.03%	23	545	\$12,326,291	\$3,132	\$1,993,379	N/A	16.20%
141	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	188	20	\$4,149	\$79	\$0	N/A	1.90%
142	LEWER LIFE INSURANCE COMPANY	0.00%	201	8	\$1,500	\$0	\$0	N/A	0.00%
143	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.05%	99	205	\$574,084	\$0	\$2,871,150	N/A	500.13%
144	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.06%	91	169	\$746,847	\$0	\$281,591	N/A	37.70%
145	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.01%	121	180	\$168,377	\$0	\$116,680	N/A	69.30%
146	LIFESecure INSURANCE COMPANY	0.00%	205	74	\$941	\$0	\$76,378	N/A	8116.68%
147	LINCOLN BENEFIT LIFE COMPANY	0.13%	69	1,730	\$1,520,558	\$0	\$20,237,259	N/A	1330.91%
148	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	143	375	\$59,299	\$0	\$177,559	N/A	299.43%
149	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	230	63	\$0	\$0	\$249,853	N/A	N/A
150	LINCOLN NATIONAL LIFE INSURANCE COMPANY	3.28%	6	6,199	\$39,167,285	\$0	\$35,129,301	N/A	89.69%
151	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	230	60	\$0	\$0	\$965,261	N/A	N/A
152	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	192	12	\$2,820	\$0	\$16,864	N/A	598.01%
153	MADISON NATIONAL LIFE INSURANCE COMPANY IN	0.02%	113	932	\$261,371	\$0	\$278,215	N/A	106.44%
154	MANHATTAN LIFE INSURANCE COMPANY	0.00%	230	5	\$0	\$0	\$17,159	N/A	N/A
155	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.00%	157	73	\$28,833	\$0	\$34,133	N/A	118.38%
156	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	1.41%	17	1,272	\$16,874,651	\$53,686	\$23,320,096	N/A	138.51%
157	MEGA LIFE AND HEALTH INSURANCE COMPANY TH	0.00%	199	56	\$1,706	\$0	\$0	N/A	0.00%
158	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.17%	62	2,810	\$2,050,403	\$0	\$79,688,893	N/A	3886.50%
159	METLIFE INVESTORS INSURANCE COMPANY	0.00%	159	2,031	\$28,163	\$0	\$13,768,182	N/A	48887.48%
160	METLIFE INVESTORS USA INSURANCE COMPANY	1.68%	16	3,001	\$19,997,062	\$0	\$21,957,138	N/A	109.80%
161	METROPOLITAN LIFE INSURANCE COMPANY	0.95%	27	6,664	\$11,308,391	\$288	\$7,959,594	N/A	70.39%
162	METROPOLITAN TOWER LIFE INSURANCE COMPAN	0.00%	210	69	\$582	\$0	\$332,832	N/A	57187.63%
163	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.34%	46	806	\$4,084,760	\$58	\$6,643,805	N/A	162.65%
164	MIDWEST NATIONAL LIFE INSURANCE COMPANY OI	0.00%	183	34	\$6,246	\$0	\$13,740	N/A	219.98%
165	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	226	25	\$86	\$0	\$12,792	N/A	14874.42%
166	MINNESOTA LIFE INSURANCE COMPANY	0.12%	74	605	\$1,472,778	\$0	\$3,028,500	N/A	205.63%
167	MODERN WOODMEN OF AMERICA	2.43%	12	7,385	\$28,962,203	\$23,925	\$12,086,211	N/A	41.81%
168	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	111	1,493	\$289,217	\$0	\$3,938,184	N/A	1361.67%
169	MONY LIFE INSURANCE COMPANY	0.00%	203	18	\$1,215	\$1,648	\$66,736	N/A	5628.31%
170	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	169	50	\$15,797	\$0	\$192,634	N/A	1219.43%
171	MTL INSURANCE COMPANY	0.01%	118	99	\$176,977	\$0	\$290,976	N/A	164.41%
172	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	174	11	\$10,000	\$0	\$2,482	N/A	24.82%
173	NATIONAL FARMERS UNION LIFE INSURANCE COMF	0.00%	230	9	\$0	\$0	\$102	N/A	N/A
174	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	122	144	\$164,864	\$0	\$74,165	N/A	44.99%
175	NATIONAL LIFE INSURANCE COMPANY	0.00%	173	132	\$10,200	\$26,724	\$394,721	N/A	4131.81%
176	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.01%	139	348	\$68,400	\$0	\$6,581,059	N/A	9621.43%
177	NATIONWIDE LIFE INSURANCE COMPANY	0.48%	41	319	\$5,719,053	\$0	\$3,566,998	N/A	62.37%
178	NEW ERA LIFE INSURANCE COMPANY OF THE MIDW	0.00%	230	16	\$0	\$0	\$9,624	N/A	N/A
179	NEW YORK LIFE INSURANCE AND ANNUITY CORPO	5.78%	2	10,243	\$68,998,731	\$0	\$75,446,019	N/A	109.34%
180	NEW YORK LIFE INSURANCE COMPANY	0.08%	85	702	\$994,983	\$3,106	\$3,353,315	N/A	337.33%
181	NORTH AMERICAN COMPANY FOR LIFE AND HEALT	0.15%	63	164	\$1,829,487	\$0	\$916,250	N/A	50.08%
182	NORTHWESTERN MUTUAL LIFE INSURANCE COMP	0.27%	55	623	\$3,178,368	\$68,617	\$2,367,640	N/A	76.65%
183	OCCIDENTAL LIFE INSURANCE COMPANY OF NORT	0.00%	144	16	\$58,115	\$0	\$0	N/A	0.00%
184	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.00%	214	22	\$340	\$0	\$202,074	N/A	59433.53%
185	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.47%	42	3,883	\$5,554,109	\$39	\$25,761,252	N/A	463.82%
186	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	230	16	\$0	\$0	\$3,000	N/A	N/A
187	OLD UNITED LIFE INSURANCE COMPANY	0.00%	230	0	\$0	\$0	\$216,039	N/A	N/A
188	OXFORD LIFE INSURANCE COMPANY	0.01%	138	15	\$72,561	\$0	\$0	N/A	0.00%
189	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	230	72	\$0	\$0	\$773	N/A	N/A
190	PACIFIC LIFE & ANNUITY COMPANY	0.00%	230	76	\$0	\$0	\$1,287,481	N/A	N/A
191	PACIFIC LIFE INSURANCE COMPANY	0.11%	80	127	\$1,259,191	\$0	\$2,479,159	N/A	196.89%
192	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	179	4	\$8,877	\$0	\$5,763	N/A	64.92%
193	PEKIN LIFE INSURANCE COMPANY	0.00%	146	45	\$47,207	\$0	\$53,604	N/A	113.55%
194	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	230	22	\$0	\$0	\$101,558	N/A	N/A
195	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.12%	73	835	\$1,475,446	\$0	\$3,057,013	N/A	207.19%
196	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	187	122	\$5,400	\$0	\$45,451	N/A	841.69%
197	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	127	32	\$125,212	\$0	\$5,913	N/A	4.72%
198	PHL VARIABLE INSURANCE COMPANY	0.00%	147	5	\$46,310	\$0	\$156,441	N/A	337.81%
199	PHOENIX LIFE INSURANCE COMPANY	0.00%	230	20	\$0	\$438	\$500,492	N/A	N/A
200	PHYSICIANS LIFE INSURANCE COMPANY	0.09%	82	136	\$1,109,373	\$0	\$1,215,761	N/A	109.59%
201	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	178	44	\$8,909	\$0	\$81,118	N/A	910.52%
202	POLISH NATL ALLIANCE OF THE US OF N. A	0.00%	181	36	\$6,356	\$0	\$16,238	N/A	255.48%
203	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	153	14	\$34,359	\$0	\$4,938	N/A	14.37%
204	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	170	304	\$14,210	\$0	\$3,018,195	N/A	21239.94%
205	PRIMERICA LIFE INSURANCE COMPANY	0.00%	156	254	\$29,182	\$0	\$0	N/A	0.00%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

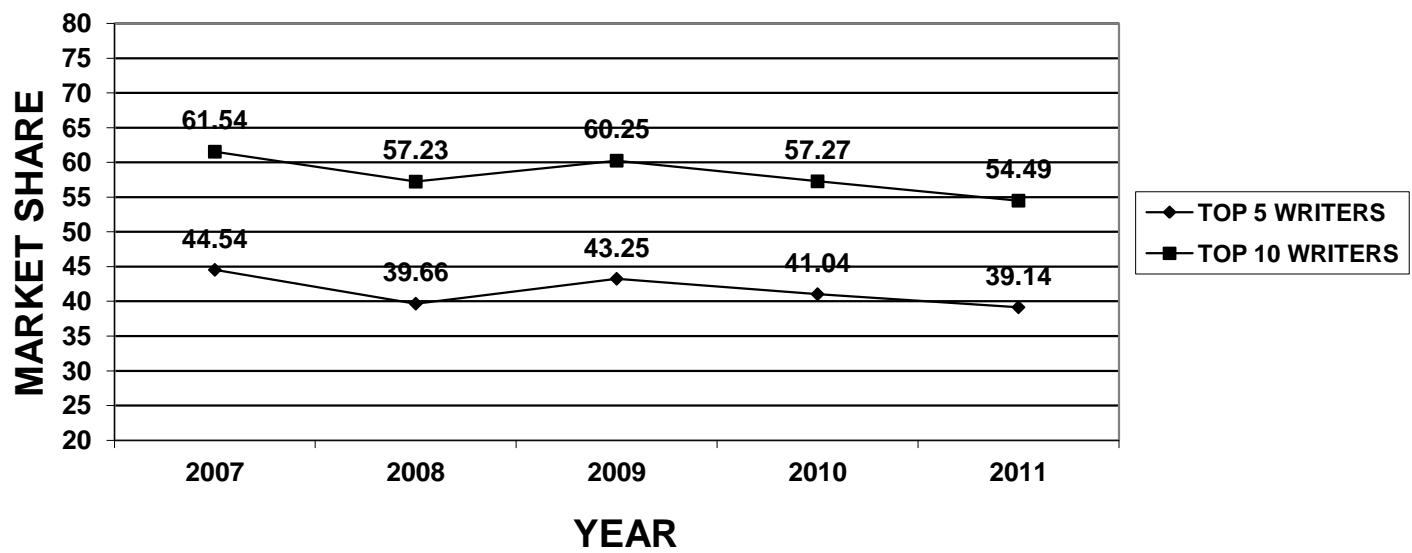
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	PRINCIPAL LIFE INSURANCE COMPANY	0.90%	30	2,188	\$10,696,446	\$0	\$9,341,972	N/A	87.34%
207	PROTECTIVE LIFE INSURANCE COMPANY	19.16%	1	1,163	\$228,612,030	\$0	\$5,153,812	N/A	2.25%
208	PROVIDENT LIFE AND ACCIDENT INSURANCE COMF	0.00%	230	1	\$0	\$0	\$1,149	N/A	N/A
209	PRUICO LIFE INSURANCE COMPANY	0.04%	100	58	\$518,221	\$0	\$1,168,627	N/A	225.51%
210	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPOF	1.21%	20	8,272	\$14,481,717	\$0	\$99,876,011	N/A	689.67%
211	PRUDENTIAL INSURANCE COMPANY OF AMERICA T	0.13%	70	1,432	\$1,515,477	\$2,758	\$14,160,035	N/A	934.54%
212	REASSURE AMERICA LIFE INSURANCE COMPANY	0.03%	108	2,758	\$316,065	\$0	\$2,527,479	N/A	799.67%
213	RELIABLE LIFE INSURANCE COMPANY	0.00%	230	5	\$0	\$0	\$0	N/A	N/A
214	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.51%	40	295	\$6,094,072	\$0	\$1,097,640	N/A	18.01%
215	RELIASTAR LIFE INSURANCE COMPANY	0.08%	83	1,579	\$1,007,381	\$0	\$4,043,460	N/A	401.38%
216	RELIASTAR LIFE INSURANCE COMPANY OF NEW YC	0.00%	216	5	\$308	\$0	\$7,843	N/A	2546.43%
217	RESERVE NATIONAL INSURANCE COMPANY	0.00%	225	1	\$88	\$0	\$0	N/A	0.00%
218	RIVERSOURCE LIFE INSURANCE COMPANY	1.00%	26	5,811	\$11,885,704	\$0	\$31,161,378	N/A	262.18%
219	ROYAL NEIGHBORS OF AMERICA	0.08%	87	312	\$973,693	\$0	\$213,382	N/A	21.91%
220	SAGICOR LIFE INSURANCE COMPANY	1.03%	25	3,560	\$12,245,680	\$0	\$565,864	N/A	4.62%
221	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.40%	44	878	\$4,825,562	\$0	\$7,649,054	N/A	158.51%
222	SECURITY LIFE INSURANCE COMPANY OF AMERIC/	0.00%	189	43	\$4,038	\$0	\$239,020	N/A	5919.27%
223	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	229	1	\$2	\$0	\$370	N/A	18500.00%
224	SECURITY MUTUAL LIFE INSURANCE COMPANY OF	0.00%	230	12	\$0	\$0	\$61,142	N/A	N/A
225	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	123	245	\$156,683	\$0	\$184,259	N/A	117.60%
226	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	126	79	\$133,291	\$0	\$17,621	N/A	13.22%
227	SHELTER LIFE INSURANCE COMPANY	0.92%	28	2,090	\$10,991,536	\$0	\$5,355,573	N/A	48.72%
228	SLOVENE NATIONAL BENEFIT SOCIETY	0.02%	112	29	\$261,982	\$0	\$16,459	N/A	6.28%
229	STANDARD INSURANCE COMPANY	0.52%	39	428	\$6,223,866	\$0	\$1,934,713	N/A	31.09%
230	STANDARD LIFE AND ACCIDENT INSURANCE COMP	0.00%	191	53	\$3,860	\$0	\$51,276	N/A	1328.39%
231	STATE FARM LIFE INSURANCE COMPANY	1.92%	15	7,495	\$22,946,341	\$58,731	\$17,205,648	N/A	75.24%
232	STATE LIFE INSURANCE COMPANY	1.05%	22	676	\$12,499,391	\$0	\$1,339,216	N/A	10.71%
233	STATE MUTUAL INSURANCE COMPANY	0.00%	195	11	\$2,308	\$0	\$22,980	N/A	995.67%
234	SUN LIFE ASSURANCE OF CANADA (US)	0.01%	133	460	\$94,550	\$0	\$5,525,437	N/A	5843.93%
235	SUNAMERICA ANNUITY AND LIFE ASSURANCE COM	0.35%	45	227	\$4,216,694	\$0	\$1,178,064	N/A	27.94%
236	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	145	1,784	\$56,715	\$0	\$2,666,647	N/A	4701.84%
237	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.01%	129	1	\$111,812	\$0	\$0	N/A	0.00%
238	SURETY LIFE INSURANCE COMPANY	0.00%	230	4	\$0	\$0	\$2,523	N/A	N/A
239	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	230	6	\$0	\$0	\$179,206	N/A	N/A
240	SYMETRA LIFE INSURANCE COMPANY	2.06%	14	3,784	\$24,591,650	\$0	\$12,521,536	N/A	50.92%
241	TEACHERS INSURANCE AND ANNUITY ASSOCIATIO/	5.30%	4	24,416	\$63,253,819	\$33,931,796	\$125,004,332	N/A	251.27%
242	TEXAS LIFE INSURANCE COMPANY	0.00%	230	2	\$0	\$0	\$592	N/A	N/A
243	THRIFT FINANCIAL FOR LUTHERANS	2.35%	13	8,660	\$27,998,342	\$175,628	\$37,226,442	N/A	133.59%
244	TIAA-CREF LIFE INSURANCE COMPANY	0.13%	71	168	\$1,492,466	\$0	\$506,598	N/A	33.94%
245	TIME INSURANCE COMPANY	0.00%	196	5	\$1,920	\$0	\$2,601	N/A	135.47%
246	TRANS WORLD ASSURANCE COMPANY	0.00%	175	13	\$9,735	\$0	\$0	N/A	6.02%
247	TRANSAMERICA ADVISORS LIFE INSURANCE COMP	0.00%	230	49	\$0	\$0	\$151,781	N/A	N/A
248	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	0.04%	101	113	\$500,815	\$0	\$390,650	N/A	78.00%
249	TRANSAMERICA LIFE INSURANCE COMPANY	0.67%	34	6,547	\$8,047,997	\$0	\$33,843,990	N/A	420.53%
250	TRUSTMARK INSURANCE COMPANY	0.00%	158	338	\$28,627	\$0	\$860,817	N/A	3007.01%
251	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	185	9	\$6,000	\$0	\$49,579	N/A	826.32%
252	ULLICO LIFE INSURANCE COMPANY	0.00%	230	1	\$0	\$0	\$10,612	N/A	N/A
253	UNIFIED LIFE INSURANCE COMPANY	0.00%	160	94	\$27,878	\$152	\$2,051	N/A	7.90%
254	UNION BANKERS INSURANCE COMPANY	0.00%	209	1	\$650	\$0	\$5,729	N/A	881.38%
255	UNION CENTRAL LIFE INSURANCE COMPANY	0.11%	78	284	\$1,334,237	\$0	\$1,183,058	N/A	88.67%
256	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	230	4	\$0	\$0	\$75,863	N/A	N/A
257	UNION LABOR LIFE INSURANCE COMPANY	0.00%	230	4	\$0	\$0	\$2,500	N/A	N/A
258	UNION SECURITY INSURANCE COMPANY	0.05%	97	590	\$647,661	\$0	\$147,761	N/A	22.81%
259	UNITED AMERICAN INSURANCE COMPANY	0.12%	72	1,171	\$1,484,429	\$0	\$2,954,008	N/A	199.00%
260	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	230	0	\$0	\$0	\$124,604	N/A	N/A
261	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	155	266	\$29,555	\$0	\$113,819	N/A	385.11%
262	UNITED HERITAGE LIFE INSURANCE COMPANY	0.07%	90	227	\$823,538	\$0	\$835,607	N/A	101.47%
263	UNITED HOME LIFE INSURANCE COMPANY	0.00%	230	3	\$0	\$0	\$0	N/A	N/A
264	UNITED INVESTORS LIFE INSURANCE COMPANY	0.00%	200	135	\$1,570	\$0	\$841,544	N/A	53601.53%
265	UNITED LIFE INSURANCE COMPANY	0.29%	52	544	\$3,465,890	\$0	\$2,727,976	N/A	78.71%
266	UNITED NATIONAL LIFE INSURANCE COMPANY OF /	0.00%	218	27	\$300	\$0	\$1,276	N/A	425.33%
267	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.69%	32	3,112	\$8,280,441	\$0	\$10,002,399	N/A	120.80%
268	UNITED STATES LIFE INSURANCE COMPANY NEW Y	0.01%	125	32	\$145,896	\$0	\$1,058,010	N/A	725.18%
269	UNITED TEACHER ASSOCIATES INSURANCE COMP/	0.00%	230	57	\$0	\$0	\$1,504	N/A	N/A
270	UNIVERSAL GUARANTY LIFE INSURANCE COMPAN	0.00%	168	48	\$17,760	\$0	\$0	N/A	0.00%
271	UNIVERSAL UNDERWRITERS LIFE INSURANCE COM	0.00%	230	0	\$0	\$0	\$8,910	N/A	N/A
272	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	161	13	\$26,875	\$0	\$0	N/A	0.00%
273	USAA LIFE INSURANCE COMPANY	1.03%	24	1,832	\$12,288,244	\$0	\$7,174,923	N/A	58.39%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

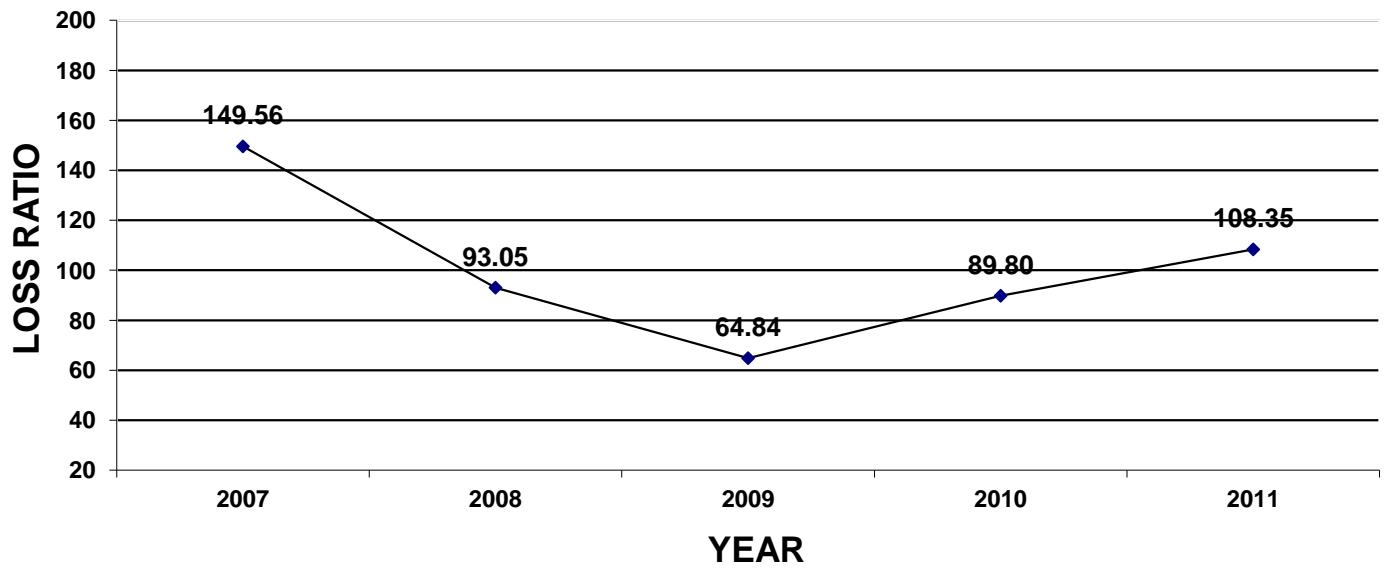
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	VARIABLE ANNUITY LIFE INSURANCE COMPANY	3.41%	5	14,083	\$40,664,789	\$0	\$28,503,462	N/A	70.09%
275	WASHINGTON NATIONAL INSURANCE COMPANY	0.04%	105	1,674	\$424,685	\$0	\$3,225,987	N/A	759.62%
276	WEST COAST LIFE INSURANCE COMPANY	0.00%	184	99	\$6,158	\$0	\$21,150	N/A	343.46%
277	WESTERN AND SOUTHERN LIFE INSURANCE COMP.	0.00%	223	27	\$177	\$0	\$47,221	N/A	26678.53%
278	WESTERN CATHOLIC UNION	0.29%	53	2,400	\$3,430,057	\$0	\$1,231,195	N/A	35.89%
279	WESTERN NATIONAL LIFE INSURANCE COMPANY	3.01%	9	8,252	\$35,910,268	\$0	\$44,887,168	N/A	125.00%
280	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	206	16	\$816	\$0	\$43,819	N/A	5369.98%
281	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	3.12%	8	10,332	\$37,259,580	\$0	\$38,303,488	N/A	102.80%
282	WILLIAM PENN ASSOCIATION	0.06%	94	42	\$675,959	\$0	\$90,022	N/A	13.32%
283	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	212	4	\$500	\$0	\$0	N/A	0.00%
284	WOODMEN OF THE WORLD LIFE INSURANCE SOCIE	0.27%	54	474	\$3,187,107	\$0	\$1,200,450	N/A	37.67%
285	WORLD CORP INSURANCE COMPANY	0.00%	230	0	\$0	\$0	\$12,969	N/A	N/A
286	WORLD INSURANCE COMPANY	0.00%	230	6	\$0	\$0	\$82,641	N/A	N/A
287	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	154	220	\$32,900	\$0	\$4,338,389	N/A	13186.59%
TOTAL		100.00%		278,551	\$1,192,968,099	\$34,403,385	\$1,258,219,180	N/A	108.35%

## MISSOURI INDIVIDUAL ORDINARY ANNUITIES INSURANCE (with life contingencies)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

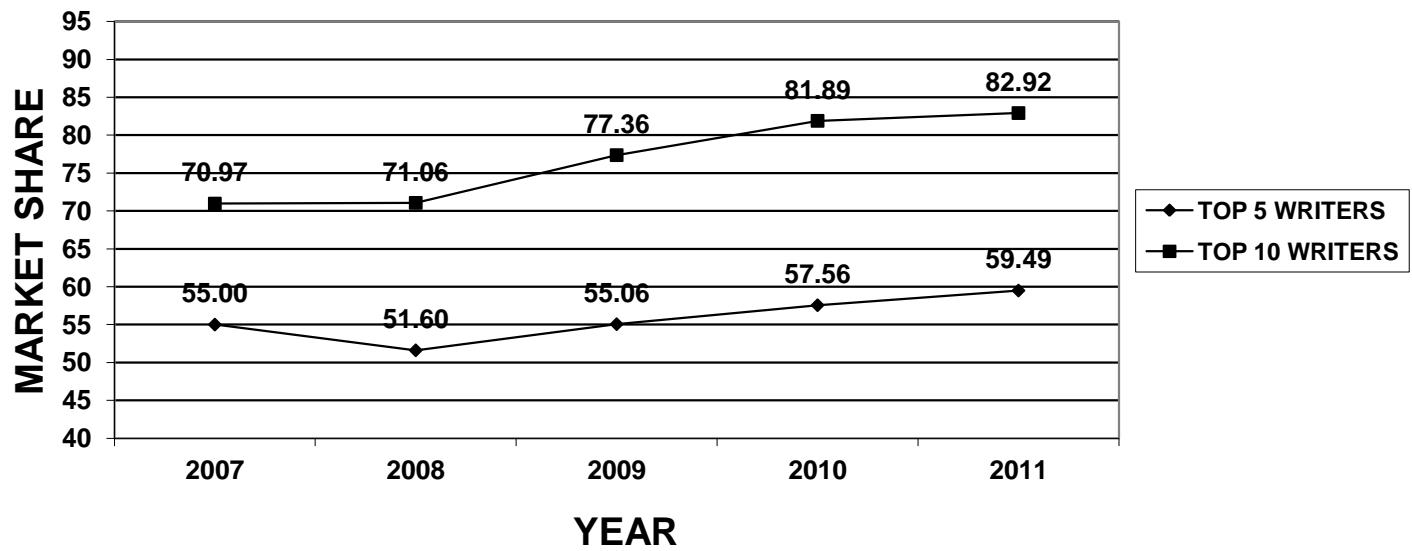
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	78	1	\$0	\$0	\$2,032	N/A	N/A
2	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.05%	36	7	\$1,707,774	\$0	\$4,767	N/A	0.28%
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERIC	3.70%	9	6,386	\$119,450,078	\$0	\$42,460,398	N/A	35.55%
4	ALLSTATE ASSURANCE COMPANY	0.00%	78	0	\$0	\$0	\$311	N/A	N/A
5	ALLSTATE LIFE INSURANCE COMPANY	0.00%	78	51	\$0	\$0	\$5,054,980	N/A	N/A
6	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	78	2	\$0	\$0	\$66,239	N/A	N/A
7	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	78	3	\$0	\$0	\$0	N/A	N/A
8	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.02%	45	802	\$581,496	\$0	\$1,285,399	N/A	221.05%
9	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	76	84	\$600	\$0	\$708,746	N/A	118124.33%
10	AMERICAN GENERAL LIFE INSURANCE COMPANY OF DE	0.00%	74	151	\$1,300	\$0	\$156,680	N/A	12052.31%
11	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	78	9	\$0	\$0	\$86,459	N/A	N/A
12	AMERICAN UNITED LIFE INSURANCE COMPANY	0.26%	23	634	\$8,491,190	\$0	\$13,958,837	N/A	164.39%
13	AMERITAS LIFE INSURANCE CORP	0.07%	34	368	\$2,376,225	\$0	\$2,426,244	N/A	102.10%
14	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	68	175	\$42,655	\$0	\$518,490	N/A	1215.54%
15	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	78	5	\$0	\$0	\$362,149	N/A	N/A
16	AXA EQUITABLE LIFE INSURANCE COMPANY	1.39%	16	10,002	\$44,793,193	\$0	\$10,797,462	N/A	24.11%
17	BANNER LIFE INSURANCE COMPANY	0.01%	52	214	\$172,347	\$0	\$20,893	N/A	12.12%
18	C M LIFE INSURANCE COMPANY	0.02%	44	941	\$602,425	\$0	\$7,680,492	N/A	1274.93%
19	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	75	40	\$1,200	\$0	\$191,629	N/A	15969.08%
20	CMFG LIFE INSURANCE COMPANY	0.10%	32	564	\$3,235,128	\$0	\$8,383,544	N/A	259.14%
21	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMP	0.06%	35	1,509	\$1,825,195	\$0	\$61,564	N/A	3.37%
22	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	67	40	\$44,421	\$0	\$43,540	N/A	98.02%
23	EQUITRUST LIFE INSURANCE COMPANY	0.00%	61	288	\$98,831	\$0	\$920,258	N/A	931.14%
24	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	63	272	\$76,424	\$0	\$0	N/A	0.00%
25	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.35%	21	1,888	\$11,180,164	\$0	\$12,733,778	N/A	113.90%
26	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	59	319	\$123,610	\$0	\$165,893	N/A	134.21%
27	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.00%	77	6	\$60	\$0	\$3,812	N/A	6353.33%
28	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	66	80	\$50,000	\$0	\$318,093	N/A	636.19%
29	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.03%	40	1,530	\$1,092,351	\$0	\$5,828	N/A	0.53%
30	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.16%	30	2,465	\$5,188,023	\$0	\$52,879,154	N/A	1019.25%
31	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.22%	26	630	\$7,160,156	\$0	\$6,887,500	N/A	96.19%
32	HARTFORD LIFE INSURANCE COMPANY	0.00%	78	0	\$0	\$0	\$4,623,844	N/A	N/A
33	ING LIFE INSURANCE AND ANNUITY COMPANY	0.02%	43	414	\$627,760	\$0	\$7,571,450	N/A	1206.11%
34	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	69	189	\$39,864	\$0	\$10,015,221	N/A	25123.47%
35	INTEGRITY LIFE INSURANCE COMPANY	0.03%	39	326	\$1,118,207	\$0	\$3,055,951	N/A	273.29%
36	JACKSON NATIONAL LIFE INSURANCE COMPANY	7.82%	5	14,925	\$252,580,375	\$0	\$123,384,506	N/A	48.85%
37	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.08%	33	303	\$2,546,600	\$0	\$213,125	N/A	8.37%
38	LINCOLN BENEFIT LIFE COMPANY	0.00%	58	415	\$125,080	\$0	\$5,725,060	N/A	4577.12%
39	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	78	12	\$0	\$0	\$156,752	N/A	N/A
40	LINCOLN NATIONAL LIFE INSURANCE COMPANY	5.36%	7	18,546	\$173,301,911	\$0	\$169,199,636	N/A	97.63%
41	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.32%	22	3,266	\$10,430,162	\$0	\$16,157,253	N/A	154.91%
42	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.22%	27	10,432	\$7,020,699	\$0	\$0	N/A	0.00%
43	METLIFE INVESTORS INSURANCE COMPANY	2.36%	12	7,476	\$76,228,763	\$0	\$57,618,759	N/A	75.59%
44	METLIFE INVESTORS USA INSURANCE COMPANY	11.29%	2	10,212	\$364,888,290	\$0	\$53,984,927	N/A	14.79%
45	METROPOLITAN LIFE INSURANCE COMPANY	2.68%	10	12,586	\$86,630,759	\$0	\$60,976,462	N/A	70.39%
46	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	55	31	\$157,106	\$0	\$255,531	N/A	162.65%
47	MINNESOTA LIFE INSURANCE COMPANY	0.42%	20	1,466	\$13,600,246	\$0	\$9,062,698	N/A	66.64%
48	MML BAY STATE LIFE INSURANCE COMPANY	0.00%	78	48	\$0	\$0	\$136,348	N/A	N/A
49	MODERN WOODMEN OF AMERICA	0.01%	49	155	\$335,708	\$0	\$435,242	N/A	129.65%
50	MONUMENTAL LIFE INSURANCE COMPANY	0.22%	28	1,675	\$6,979,297	\$0	\$11,827,036	N/A	169.46%
51	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	60	220	\$109,760	\$0	\$1,359,583	N/A	1238.69%
52	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	56	891	\$147,479	\$0	\$2,258,931	N/A	1531.70%
53	NATIONAL LIFE INSURANCE COMPANY	0.00%	78	10	\$0	\$0	\$174,010	N/A	N/A
54	NEW ENGLAND LIFE INSURANCE COMPANY	0.01%	48	1,017	\$356,093	\$0	\$8,909,252	N/A	2501.95%
55	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATIK	1.47%	15	7,101	\$47,648,506	\$0	\$42,371,843	N/A	88.93%
56	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	1.63%	14	8,129	\$52,701,322	\$494,908	\$25,750,369	N/A	49.80%
57	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.74%	18	2,952	\$23,817,142	\$0	\$19,584,655	N/A	82.23%
58	PACIFIC LIFE & ANNUITY COMPANY	0.18%	29	197	\$5,839,965	\$0	\$696,085	N/A	11.92%
59	PACIFIC LIFE INSURANCE COMPANY	7.11%	6	10,011	\$229,780,268	\$0	\$149,253,335	N/A	64.95%
60	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY	0.00%	78	1	\$0	\$0	\$389,909	N/A	N/A
61	PHL VARIABLE INSURANCE COMPANY	0.00%	57	1,455	\$133,376	\$0	\$14,487,764	N/A	10862.35%
62	PHOENIX LIFE INSURANCE COMPANY	0.01%	53	612	\$166,355	\$0	\$1,201,385	N/A	722.18%
63	PRINCIPAL LIFE INSURANCE COMPANY	1.09%	17	1,821	\$35,257,063	\$0	\$4,382,273	N/A	12.43%
64	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	78	9	\$0	\$0	\$0	N/A	N/A
65	PROTECTIVE LIFE INSURANCE COMPANY	19.70%	1	26,778	\$636,632,088	\$0	\$110,349	N/A	0.02%
66	PRUO LIFE INSURANCE COMPANY	10.27%	4	9,952	\$331,824,831	\$0	\$77,578,485	N/A	23.38%
67	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATIC	0.00%	65	244	\$64,390	\$0	\$16,815,599	N/A	26115.23%
68	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.01%	51	1,860	\$229,553	\$0	\$11,788,782	N/A	5135.54%
69	RELIASTAR LIFE INSURANCE COMPANY	0.02%	46	485	\$562,373	\$0	\$775,458	N/A	137.89%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

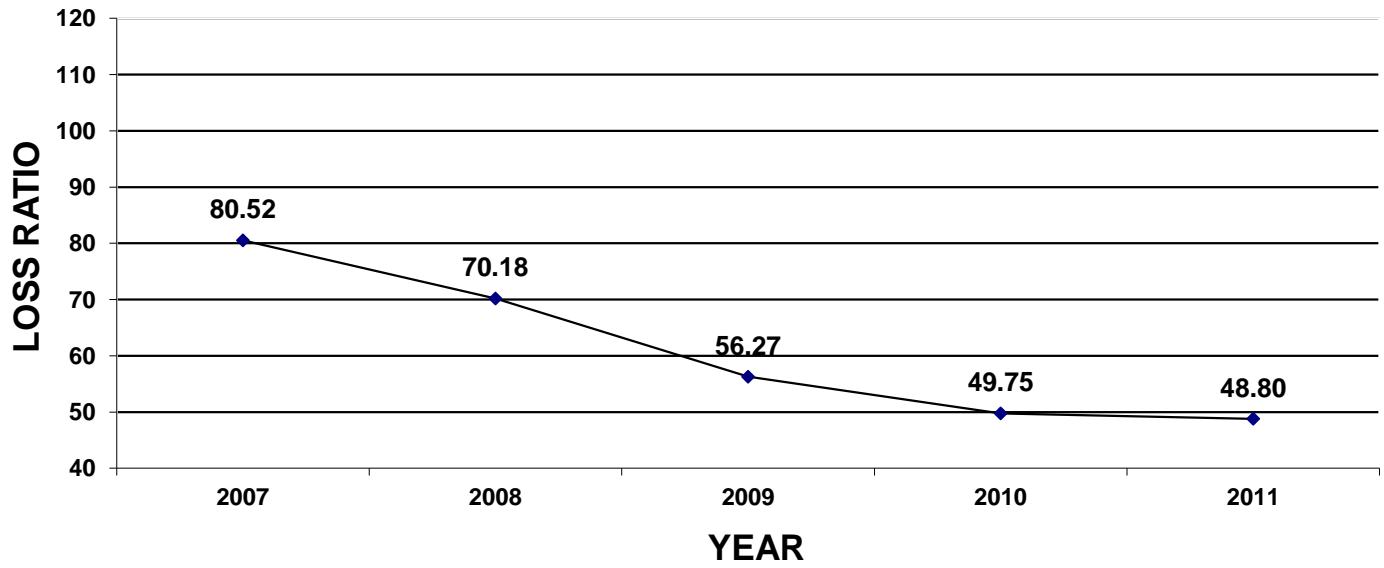
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	71	27	\$17,810	\$0	\$358,343	N/A	2012.03%
71	RIVERSOURCE LIFE INSURANCE COMPANY	2.42%	11	23,603	\$78,168,553	\$0	\$153,017,698	N/A	195.75%
72	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.26%	24	1,810	\$8,266,111	\$0	\$13,102,707	N/A	158.51%
73	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	78	5	\$0	\$0	\$76,711	N/A	N/A
74	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	72	31	\$6,200	\$0	\$208,849	N/A	3368.53%
75	STATE FARM LIFE INSURANCE COMPANY	0.02%	42	1,995	\$652,415	\$0	\$1,772,564	N/A	271.69%
76	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	62	569	\$80,002	\$0	\$2,163,650	N/A	2704.49%
77	SUNAMERICA ANNUITY AND LIFE ASSURANCE COMPANY	4.57%	8	7,953	\$147,732,883	\$0	\$184,955,385	N/A	125.20%
78	SYMETRA LIFE INSURANCE COMPANY	0.00%	64	2,635	\$70,169	\$0	\$277,642	N/A	395.68%
79	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	0.55%	19	6,823	\$17,703,859	\$0	\$11,624,592	N/A	65.66%
80	THRIVENT FINANCIAL FOR LUTHERANS	1.75%	13	7,196	\$56,488,658	\$0	\$25,509,462	N/A	45.16%
81	THRIVENT LIFE INSURANCE COMPANY	0.03%	41	348	\$1,040,246	\$0	\$2,399,373	N/A	230.65%
82	TIAA-CREF LIFE INSURANCE COMPANY	0.04%	37	194	\$1,238,474	\$0	\$962,557	N/A	77.72%
83	TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY	0.01%	50	514	\$310,940	\$0	\$12,201,328	N/A	3924.01%
84	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.23%	25	113	\$7,367,063	\$0	\$185,218	N/A	2.51%
85	TRANSAMERICA LIFE INSURANCE COMPANY	10.40%	3	10,745	\$336,151,823	\$0	\$67,009,456	N/A	19.93%
86	UNION CENTRAL LIFE INSURANCE COMPANY	0.01%	47	540	\$403,335	\$0	\$2,747,766	N/A	681.26%
87	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.11%	31	136	\$3,607,353	\$0	\$1,486,140	N/A	41.20%
88	USAA LIFE INSURANCE COMPANY	0.00%	78	2	\$0	\$0	\$0	N/A	N/A
89	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	54	1,163	\$161,283	\$0	\$9,712,486	N/A	6022.01%
90	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	73	18	\$5,640	\$0	\$25,533	N/A	452.71%
91	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.00%	70	21	\$38,640	\$0	\$14,939	N/A	38.66%
92	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.04%	38	1,004	\$1,205,111	\$0	\$5,828,447	N/A	483.64%
<b>TOTAL</b>		<b>100.00%</b>		<b>253,133</b>	<b>\$3,230,892,805</b>	<b>\$494,908</b>	<b>\$1,576,113,885</b>	<b>N/A</b>	<b>48.80%</b>

## MISSOURI INDIVIDUAL VARIABLE ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

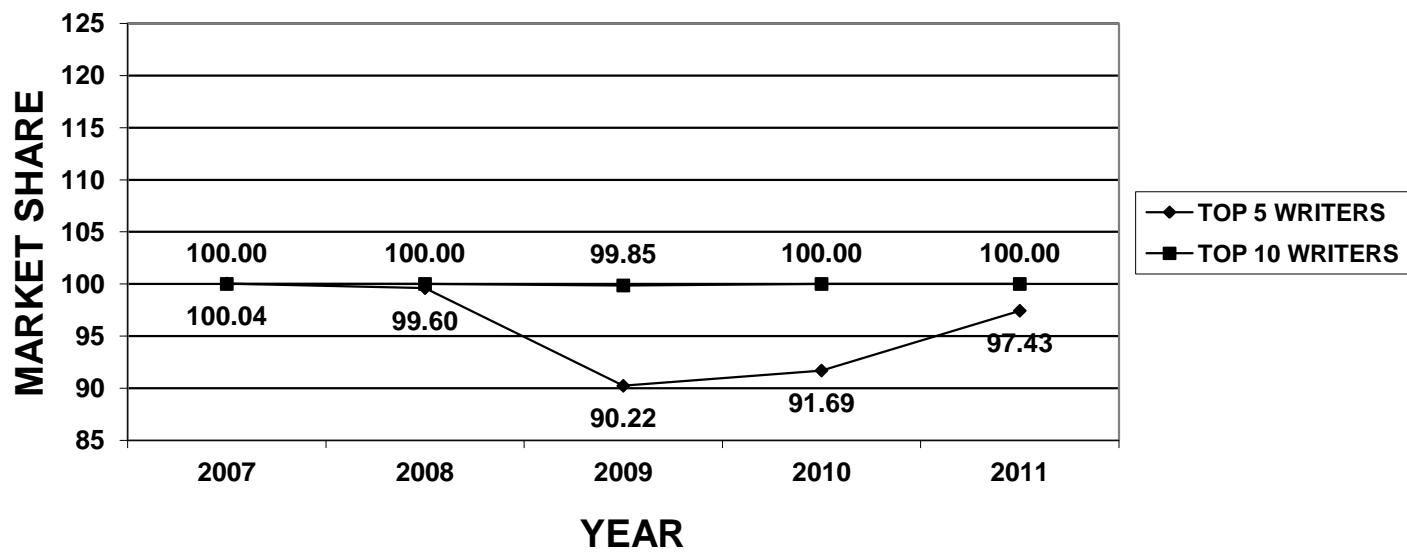


**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL MODIFIED GUARANTEED ANNUITIES**

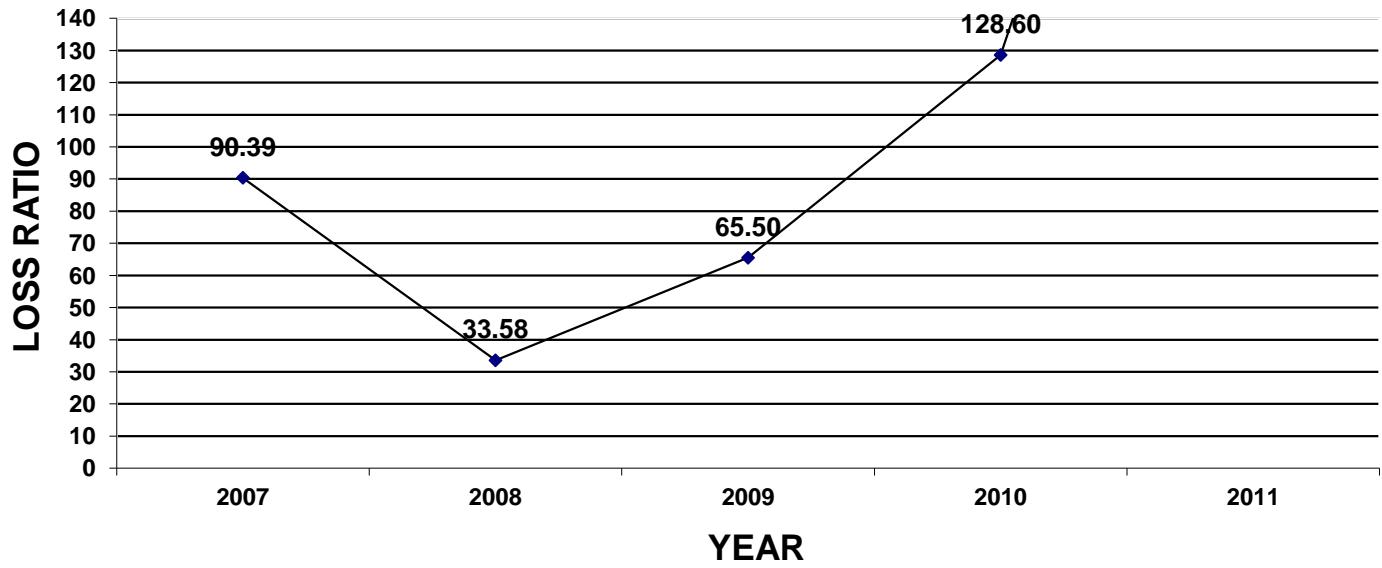
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	9	463	\$0	\$0	\$4,174,119	N/A	N/A
2	ALLSTATE LIFE INSURANCE COMPANY OF NE	0.00%	9	0	\$0	\$0	\$3,049,374	N/A	N/A
3	COMMONWEALTH ANNUITY AND LIFE INSURA	0.00%	9	0	\$0	\$0	\$17,594,308	N/A	N/A
4	EQUITRUST LIFE INSURANCE COMPANY	10.60%	4	741	\$1,282,616	\$0	\$5,923,593	N/A	461.84%
5	FORT DEARBORN LIFE INSURANCE COMPANY	0.00%	9	73	\$0	\$0	\$1,136,071	N/A	N/A
6	GENWORTH LIFE AND ANNUITY INSURANCE C	37.27%	1	48	\$4,509,895	\$0	\$67,761	N/A	1.50%
7	ING USA ANNUITY AND LIFE INSURANCE COM	1.99%	6	534	\$241,262	\$0	\$4,811,115	N/A	1994.15%
8	INTEGRITY LIFE INSURANCE COMPANY	29.21%	2	491	\$3,535,278	\$0	\$2,560,032	N/A	72.41%
9	INVESTORS INSURANCE CORPORATION	0.22%	8	322	\$26,296	\$0	\$2,047,429	N/A	7786.09%
10	LINCOLN BENEFIT LIFE COMPANY	0.00%	9	0	\$0	\$0	\$935,942	N/A	N/A
11	MINNESOTA LIFE INSURANCE COMPANY	2.48%	5	122	\$300,507	\$0	\$1,347,596	N/A	448.44%
12	PHL VARIABLE INSURANCE COMPANY	0.36%	7	41	\$43,303	\$0	\$147,556	N/A	340.75%
13	PROTECTIVE LIFE AND ANNUITY INSURANCE	0.00%	9	5	\$0	\$0	\$0	N/A	N/A
14	PROTECTIVE LIFE INSURANCE COMPANY	17.87%	3	11	\$2,162,281	\$0	\$48,746	N/A	2.25%
15	PRUCO LIFE INSURANCE COMPANY	0.00%	9	41	\$0	\$0	\$0	N/A	N/A
16	RELIASTAR LIFE INSURANCE COMPANY	0.00%	9	43	\$0	\$0	\$0	N/A	N/A
17	SECURITY LIFE OF DENVER INSURANCE COM	0.00%	9	483	\$0	\$0	\$0	N/A	N/A
TOTAL		100.00%		3,418	\$12,101,438	\$0	\$43,843,642	N/A	362.30%

## MISSOURI INDIVIDUAL MODIFIED GUARANTEED ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

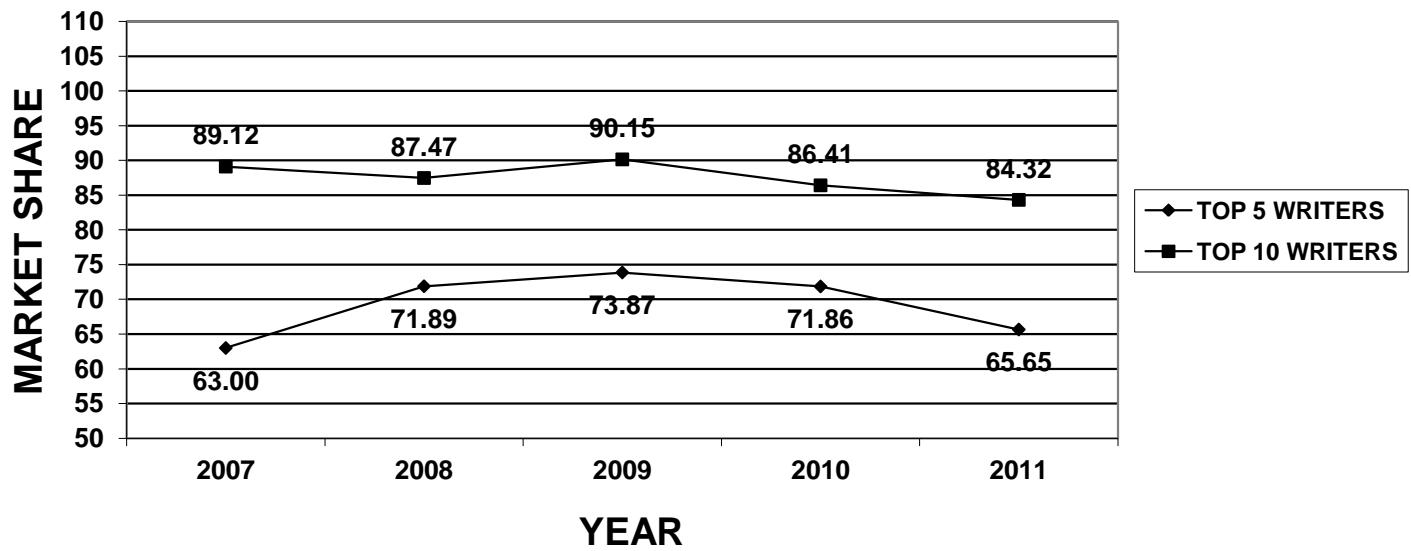


**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL EQUITY INDEXED ANNUITIES**

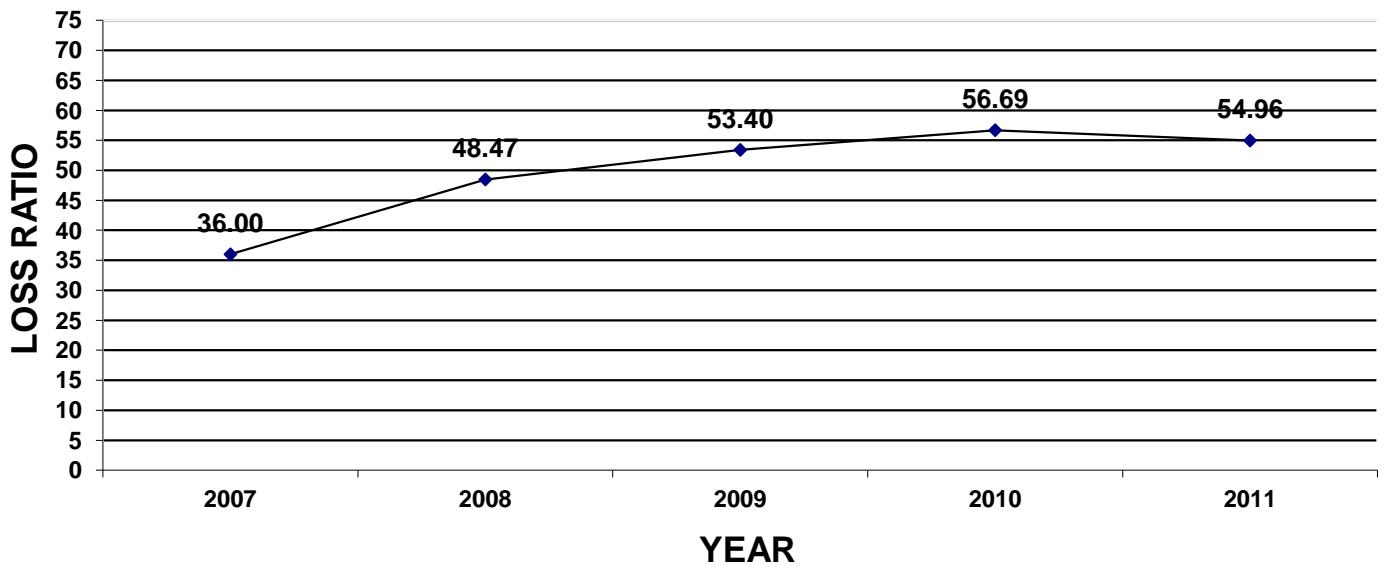
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INSURANCE COMPANY OF NEW YOI	0.00%	35	1	\$0	\$0	\$0	N/A	N/A
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH A	14.81%	3	14,265	\$84,369,934	\$0	\$68,477,632	N/A	81.16%
3	ALLSTATE LIFE INSURANCE COMPANY	0.14%	24	61	\$817,156	\$0	\$1,143,870	N/A	139.98%
4	AMERICAN EQUITY INVESTMENT LIFE INSURANCE	19.72%	1	9,136	\$112,340,445	\$0	\$37,058,113	N/A	32.99%
5	AMERICAN GENERAL LIFE INSURANCE CO	0.17%	23	253	\$940,174	\$0	\$3,158,023	N/A	335.90%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.01%	32	9	\$55,000	\$0	\$613,736	N/A	1115.88%
7	AMERICO FINANCIAL LIFE AND ANNUITY INSURAN	0.44%	20	245	\$2,510,060	\$0	\$1,718,497	N/A	68.46%
8	AMERITAS LIFE INSURANCE CORP	0.00%	33	1	\$25,000	\$0	\$0	N/A	0.00%
9	ANNUTY INVESTORS LIFE INSURANCE COMPANY	0.02%	31	84	\$101,444	\$0	\$158,382	N/A	156.13%
10	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.47%	19	805	\$2,680,971	\$0	\$4,513,520	N/A	168.35%
11	AVIVA LIFE AND ANNUITY COMPANY	18.66%	2	10,606	\$106,271,082	\$0	\$63,056,630	N/A	59.34%
12	BANKERS LIFE AND CASUALTY COMPANY	2.22%	12	1,262	\$12,652,239	\$0	\$4,670,098	N/A	36.91%
13	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	35	7	\$0	\$0	\$35,129	N/A	N/A
14	CMFG LIFE INSURANCE COMPANY	0.32%	21	134	\$1,818,946	\$0	\$802,707	N/A	44.13%
15	COUNTRY INVESTORS LIFE ASSURANCE COMPAN	0.00%	35	4	\$0	\$0	\$0	N/A	N/A
16	EQUITRUST LIFE INSURANCE COMPANY	3.71%	9	1,769	\$21,130,677	\$0	\$11,258,784	N/A	53.28%
17	FARMERS NEW WORLD LIFE INSURANCE COMPAI	0.00%	35	218	\$0	\$0	\$0	N/A	N/A
18	FIDELITY & GUARANTY LIFE INSURANCE COMPAI	2.61%	11	3,107	\$14,859,322	\$0	\$25,367,339	N/A	170.72%
19	FORETHOUGHT LIFE INSURANCE COMPANY	1.97%	13	279	\$11,213,419	\$0	\$0	N/A	0.00%
20	FORT DEARBORN LIFE INSURANCE COMPANY	0.00%	34	59	\$1,272	\$0	\$567,304	N/A	44599.37%
21	GENWORTH LIFE INSURANCE COMPANY	0.00%	35	5	\$0	\$0	\$2,532	N/A	N/A
22	GREAT AMERICAN LIFE INSURANCE COMPANY	4.49%	6	1,014	\$25,574,123	\$0	\$6,925,131	N/A	27.08%
23	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	35	67	\$0	\$0	\$95,134	N/A	N/A
24	ING LIFE INSURANCE AND ANNUITY COMPANY	2.87%	10	6	\$16,365,339	\$0	\$0	N/A	0.00%
25	ING USA ANNUITY AND LIFE INSURANCE COMPAN	3.87%	7	2,319	\$22,039,330	\$0	\$23,722,603	N/A	107.64%
26	INTEGRITY LIFE INSURANCE COMPANY	0.00%	35	1	\$0	\$0	\$0	N/A	N/A
27	JACKSON NATIONAL LIFE INSURANCE COMPANY	6.04%	5	2,763	\$34,400,383	\$0	\$11,938,550	N/A	34.70%
28	LAFAYETTE LIFE INSURANCE COMPANY THE	0.26%	22	252	\$1,509,208	\$0	\$0	N/A	0.00%
29	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.58%	18	1,051	\$3,289,516	\$0	\$642,951	N/A	19.55%
30	LINCOLN BENEFIT LIFE COMPANY	0.09%	26	837	\$535,294	\$0	\$11,017,385	N/A	2058.19%
31	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	35	1,937	\$0	\$0	\$2,276,570	N/A	N/A
32	MIDLAND NATIONAL LIFE INSURANCE COMPANY	1.47%	16	1,653	\$8,377,307	\$0	\$13,625,569	N/A	162.65%
33	MINNESOTA LIFE INSURANCE COMPANY	0.00%	35	2	\$0	\$0	\$0	N/A	N/A
34	NATIONAL WESTERN LIFE INSURANCE COMPANY	3.73%	8	993	\$21,230,583	\$0	\$0	N/A	0.00%
35	NATIONWIDE LIFE INSURANCE COMPANY	0.05%	28	27	\$305,188	\$0	\$59,114	N/A	19.37%
36	NORTH AMERICAN COMPANY FOR LIFE AND HEAI	6.42%	4	3,280	\$36,589,764	\$0	\$18,325,010	N/A	50.08%
37	PHL VARIABLE INSURANCE COMPANY	1.92%	15	122	\$10,962,573	\$0	\$0	N/A	0.00%
38	PHYSICIANS LIFE INSURANCE COMPANY	0.10%	25	89	\$571,851	\$0	\$193,852	N/A	33.90%
39	PRINCIPAL LIFE INSURANCE COMPANY	0.07%	27	79	\$374,845	\$0	\$40,657	N/A	10.85%
40	PROTECTIVE LIFE INSURANCE COMPANY	0.03%	29	47	\$180,848	\$0	\$0	N/A	0.00%
41	RELIASTAR LIFE INSURANCE COMPANY	0.00%	35	2	\$0	\$0	\$0	N/A	N/A
42	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	35	19	\$0	\$0	\$733,775	N/A	N/A
43	SECURITY BENEFIT LIFE INSURANCE COMPANY	1.97%	14	78	\$11,200,489	\$0	\$0	N/A	0.00%
44	STANDARD INSURANCE COMPANY	0.02%	30	45	\$123,142	\$0	\$104,787	N/A	85.09%
45	STANDARD LIFE AND ACCIDENT INSURANCE CON	0.00%	35	15	\$0	\$0	\$94,770	N/A	N/A
46	SUN LIFE ASSURANCE OF CANADA (US)	0.00%	35	124	\$0	\$0	\$0	N/A	N/A
47	SYMETRA LIFE INSURANCE COMPANY	0.00%	35	12	\$0	\$0	\$0	N/A	N/A
48	UNION CENTRAL LIFE INSURANCE COMPANY	0.74%	17	209	\$4,191,857	\$0	\$635,521	N/A	15.16%
49	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	35	429	\$0	\$0	\$0	N/A	N/A
50	WOODMEN OF THE WORLD LIFE INSURANCE SOC	0.00%	35	1	\$0	\$0	\$0	N/A	N/A
TOTAL		100.00%		59,783	\$569,608,781	\$0	\$313,033,675	N/A	54.96%

## MISSOURI INDIVIDUAL EQUIITY INDEXED ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	0.06%	55	1	\$83,555	\$0	\$0	N/A	0.00%
2	ACACIA LIFE INSURANCE CO	0.31%	37	8	\$460,534	\$0	\$0	N/A	0.00%
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERIC	0.65%	21	2,201	\$966,924	\$0	\$0	N/A	0.00%
4	ALLSTATE ASSURANCE COMPANY	0.00%	101	1	\$0	\$0	\$0	N/A	N/A
5	ALLSTATE LIFE INSURANCE COMPANY	0.00%	101	33	\$0	\$0	\$273,246	N/A	N/A
6	AMERICAN GENERAL LIFE INSURANCE CO	0.44%	29	145	\$655,359	\$0	\$0	N/A	0.00%
7	AMERICAN GENERAL LIFE INSURANCE COMPANY OF DE	0.00%	101	9	\$0	\$0	\$0	N/A	N/A
8	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	84	83	\$1,884	\$0	\$0	N/A	0.00%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	101	50	\$0	\$0	\$684,830	N/A	N/A
10	AMERICAN UNITED LIFE INSURANCE COMPANY	0.42%	33	45	\$614,742	\$0	\$0	N/A	0.00%
11	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE CO	0.00%	83	365	\$1,916	\$0	\$0	N/A	0.00%
12	AMERITAS LIFE INSURANCE CORP	0.86%	18	12	\$1,275,714	\$0	\$0	N/A	0.00%
13	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	101	5	\$0	\$0	\$52,308	N/A	N/A
14	ASSURITY LIFE INSURANCE COMPANY	0.26%	38	1	\$379,691	\$0	\$0	N/A	0.00%
15	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.02%	63	49	\$28,796	\$0	\$0	N/A	0.00%
16	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	101	5	\$0	\$0	\$0	N/A	N/A
17	AUTO OWNERS LIFE INSURANCE COMPANY	0.05%	60	1	\$66,677	\$0	\$0	N/A	0.00%
18	AVIVA LIFE AND ANNUITY COMPANY	8.63%	3	455	\$12,765,143	\$0	\$0	N/A	0.00%
19	BANKERS LIFE AND CASUALTY COMPANY	0.04%	62	62	\$54,204	\$0	\$0	N/A	0.00%
20	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	100	1	\$1	\$0	\$0	N/A	0.00%
21	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	97	18	\$68	\$0	\$0	N/A	0.00%
22	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY OF	26.36%	1	101	\$39,005,885	\$0	\$24,012	N/A	0.06%
23	CAPITOL LIFE INSURANCE COMPANY	0.00%	101	7	\$0	\$0	\$0	N/A	N/A
24	CATHOLIC FINANCIAL LIFE	0.00%	76	63	\$4,508	\$0	\$0	N/A	0.00%
25	CATHOLIC ORDER OF FORESTERS	0.00%	73	3	\$5,536	\$0	\$0	N/A	0.00%
26	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	86	0	\$900	\$0	\$0	N/A	0.00%
27	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	101	4	\$0	\$0	\$0	N/A	N/A
28	CINCINNATI LIFE INSURANCE COMPANY THE	0.02%	64	16	\$28,615	\$0	\$0	N/A	0.00%
29	CMFG LIFE INSURANCE COMPANY	0.01%	70	4	\$10,723	\$0	\$0	N/A	0.00%
30	COLORADO BANKERS LIFE INS CO	0.00%	77	0	\$4,050	\$0	\$0	N/A	0.00%
31	COLUMBUS LIFE INSURANCE COMPANY	0.05%	59	1	\$68,000	\$0	\$37,335	N/A	54.90%
32	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMP	0.06%	53	89	\$94,628	\$0	\$0	N/A	0.00%
33	CONSECO LIFE INSURANCE CO	0.00%	101	50	\$0	\$0	\$0	N/A	N/A
34	CONTINENTAL ASSURANCE COMPANY	0.00%	101	11	\$0	\$0	\$0	N/A	N/A
35	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	101	12	\$0	\$0	\$0	N/A	N/A
36	COUNTRY LIFE INSURANCE COMPANY	0.00%	101	50	\$0	\$0	\$0	N/A	N/A
37	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	96	12	\$85	\$0	\$0	N/A	0.00%
38	EMC NATIONAL LIFE COMPANY	0.05%	57	11	\$76,374	\$0	\$3,134,506	N/A	4104.15%
39	EMPLOYEES LIFE COMPANY (MUTUAL)	5.22%	6	140	\$7,717,067	\$0	\$5,032,317	N/A	65.21%
40	EQUITRUST LIFE INSURANCE COMPANY	0.00%	101	48	\$0	\$0	\$569,226	N/A	N/A
41	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.46%	27	15	\$685,709	\$0	\$0	N/A	0.00%
42	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	82	8	\$1,974	\$0	\$0	N/A	0.00%
43	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.45%	28	359	\$665,356	\$0	\$0	N/A	0.00%
44	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	101	95	\$0	\$0	\$0	N/A	N/A
45	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.17%	45	91	\$251,159	\$0	\$0	N/A	0.00%
46	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.00%	101	3	\$0	\$0	\$0	N/A	N/A
47	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE	0.00%	98	1	\$13	\$0	\$0	N/A	0.00%
48	FORT DEARBORN LIFE INSURANCE COMPANY	0.04%	61	5	\$58,205	\$0	\$0	N/A	0.00%
49	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.42%	32	134	\$628,003	\$0	\$0	N/A	0.00%
50	GENWORTH LIFE INSURANCE COMPANY	6.73%	4	602	\$9,954,327	\$0	\$0	N/A	0.00%
51	GLEANER LIFE INSURANCE SOCIETY	0.01%	65	2	\$20,761	\$0	\$0	N/A	0.00%
52	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	101	130	\$0	\$0	\$1,678,536	N/A	N/A
53	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	88	29	\$481	\$0	\$0	N/A	0.00%
54	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.00%	72	1	\$5,647	\$0	\$0	N/A	0.00%
55	GUARANTY INCOME LIFE INSURANCE COMPANY	0.05%	58	20	\$73,693	\$0	\$0	N/A	0.00%
56	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	101	109	\$0	\$0	\$281,387	N/A	N/A
57	HARTFORD LIFE INSURANCE COMPANY	0.48%	26	179	\$717,228	\$0	\$1,326,002	N/A	184.88%
58	HORACE MANN LIFE INSURANCE COMPANY	0.00%	101	29	\$0	\$0	\$0	N/A	N/A
59	IDEALIFE INSURANCE COMPANY	0.00%	93	3	\$206	\$0	\$0	N/A	0.00%
60	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	101	95	\$0	\$0	\$0	N/A	N/A
61	INDEPENDENT ORDER OF FORESTERS THE	0.08%	51	2	\$123,602	\$0	\$0	N/A	0.00%
62	ING LIFE INSURANCE AND ANNUITY COMPANY	0.00%	101	114	\$0	\$0	\$0	N/A	N/A
63	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	101	374	\$0	\$0	\$0	N/A	N/A
64	INTEGRITY LIFE INSURANCE COMPANY	0.43%	30	54	\$635,902	\$0	\$29,079	N/A	4.57%
65	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	101	3	\$0	\$0	\$0	N/A	N/A
66	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	67	223	\$17,812	\$0	\$0	N/A	0.00%
67	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	101	2	\$0	\$0	\$0	N/A	N/A
68	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.13%	46	1	\$194,076	\$0	\$0	N/A	0.00%
69	KANSAS CITY LIFE INSURANCE COMPANY	2.49%	9	2,982	\$3,679,207	\$0	\$11,895,963	N/A	323.33%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

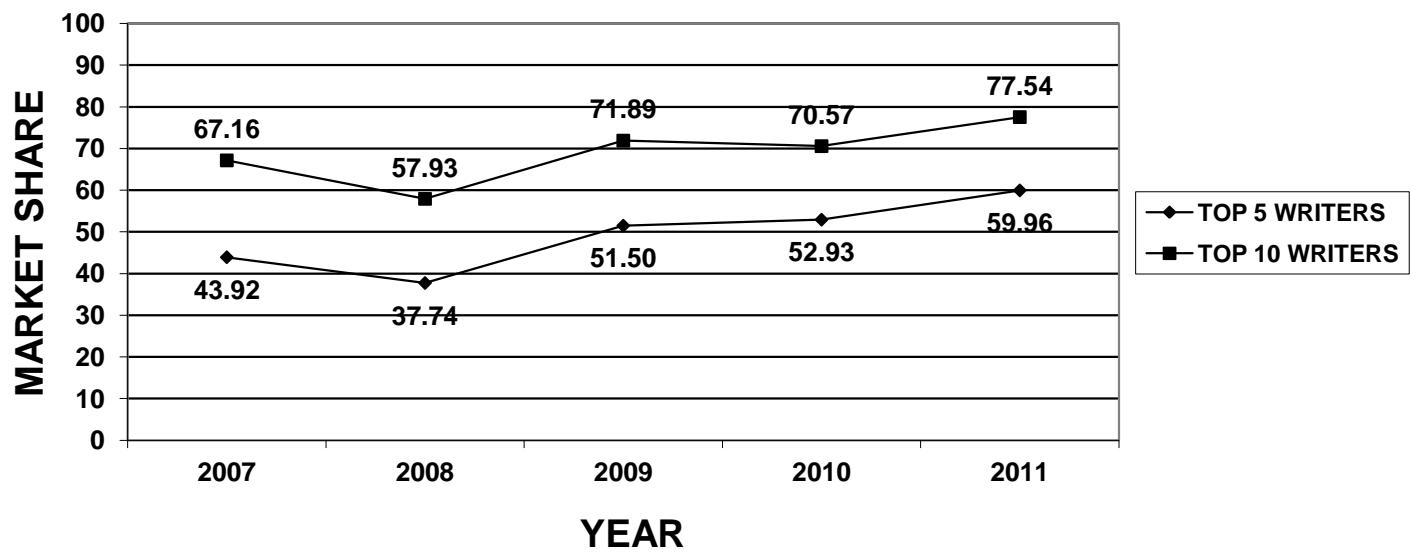
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	KNIGHTS OF COLUMBUS	12.62%	2	5,930	\$18,665,983	\$51,646	\$7,007,698	N/A	37.82%
71	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	101	3	\$0	\$0	\$0	N/A	N/A
72	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	101	344	\$0	\$0	\$345,523	N/A	N/A
73	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	101	23	\$0	\$0	\$0	N/A	N/A
74	LIFESecure INSURANCE COMPANY	0.00%	101	1	\$0	\$0	-\$702	N/A	N/A
75	LINCOLN BENEFIT LIFE COMPANY	0.32%	36	293	\$477,569	\$0	\$302,923	N/A	63.43%
76	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	87	0	\$741	\$0	\$0	N/A	0.00%
77	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.00%	90	2,051	\$394	\$0	\$1,550	N/A	393.40%
78	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	101	39	\$0	\$0	\$0	N/A	N/A
79	METLIFE INVESTORS USA INSURANCE COMPANY	0.60%	23	10	\$885,335	\$0	\$0	N/A	0.00%
80	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.00%	101	209	\$0	\$0	\$0	N/A	N/A
81	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.05%	56	1	\$80,139	\$0	\$0	N/A	0.00%
82	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	101	3	\$0	\$0	\$0	N/A	N/A
83	MINNESOTA LIFE INSURANCE COMPANY	0.13%	47	296	\$188,165	\$0	\$0	N/A	0.00%
84	MODERN WOODMEN OF AMERICA	0.00%	81	37	\$2,093	\$0	\$0	N/A	0.00%
85	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	85	34	\$1,658	\$0	\$0	N/A	0.00%
86	MTL INSURANCE COMPANY	0.00%	101	84	\$0	\$0	\$0	N/A	N/A
87	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	101	38	\$0	\$0	\$0	N/A	N/A
88	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.50%	25	43	\$739,318	\$0	\$0	N/A	0.00%
89	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	101	15	\$0	\$0	\$0	N/A	N/A
90	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATION	1.75%	11	73	\$2,596,037	\$0	\$0	N/A	0.00%
91	NEW YORK LIFE INSURANCE COMPANY	0.00%	101	70	\$0	\$0	\$0	N/A	N/A
92	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INC	0.64%	22	9	\$941,276	\$0	\$0	N/A	0.00%
93	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.77%	19	48	\$1,135,250	\$0	\$0	N/A	0.00%
94	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.12%	48	73	\$177,963	\$0	\$389,747	N/A	219.00%
95	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	79	90	\$3,805	\$0	\$0	N/A	0.00%
96	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	92	1	\$258	\$0	\$0	N/A	0.00%
97	PACIFIC LIFE & ANNUITY COMPANY	0.00%	101	63	\$0	\$0	\$3,876,526	N/A	N/A
98	PAUL REVERE LIFE INSURANCE COMPANY	0.01%	69	291	\$11,417	\$0	\$0	N/A	0.00%
99	PAUL REVERE VARIABLE ANNUITY INSURANCE COMPANY	0.00%	101	83	\$0	\$0	\$0	N/A	N/A
100	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	101	10	\$0	\$0	\$0	N/A	N/A
101	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	95	6	\$100	\$0	\$0	N/A	0.00%
102	PHL VARIABLE INSURANCE COMPANY	1.16%	15	28	\$1,709,424	\$0	\$536,297	N/A	31.37%
103	PHOENIX LIFE INSURANCE COMPANY	5.62%	5	4,281	\$8,318,106	\$0	\$0	N/A	0.00%
104	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	101	2	\$0	\$0	\$4,736	N/A	N/A
105	POLISH NATNL ALLIANCE OF THE US OF N. A.	0.01%	68	32	\$12,450	\$0	\$0	N/A	0.00%
106	PRESIDENTIAL LIFE INSURANCE COMPANY	0.08%	52	28	\$118,772	\$0	\$92,803	N/A	78.14%
107	PRINCIPAL LIFE INSURANCE COMPANY	0.70%	20	150	\$1,041,079	\$0	\$879,391	N/A	84.47%
108	PROTECTIVE LIFE INSURANCE COMPANY	1.41%	14	159	\$2,085,851	\$0	\$0	N/A	0.00%
109	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	75	39	\$5,000	\$0	\$0	N/A	0.00%
110	PRUO LIFE INSURANCE COMPANY	0.19%	44	30	\$287,157	\$0	\$255,628	N/A	89.02%
111	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATION	0.22%	41	20	\$325,832	\$0	\$612,607	N/A	188.01%
112	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.43%	31	78	\$631,086	\$0	\$511,894	N/A	81.11%
113	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY C	0.00%	101	0	\$0	\$0	\$257	N/A	N/A
114	RELIASTAR LIFE INSURANCE COMPANY	0.00%	101	330	\$0	\$0	\$0	N/A	N/A
115	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	101	23	\$0	\$0	\$0	N/A	N/A
116	RIVERSOURCE LIFE INSURANCE COMPANY	0.19%	43	4	\$288,462	\$0	\$3,562,608	N/A	1235.04%
117	ROYAL NEIGHBORS OF AMERICA	0.00%	99	1	\$10	\$0	\$0	N/A	0.00%
118	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	101	17	\$0	\$0	\$608	N/A	N/A
119	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	71	1	\$9,029	\$0	\$195	N/A	2.16%
120	SHELTER LIFE INSURANCE COMPANY	2.32%	10	9,834	\$3,434,739	\$0	\$0	N/A	0.00%
121	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	89	4	\$418	\$0	\$0	N/A	0.00%
122	STANDARD INSURANCE COMPANY	0.86%	17	86	\$1,279,771	\$0	\$101,503	N/A	7.93%
123	STATE FARM LIFE INSURANCE COMPANY	0.10%	49	2	\$151,091	\$0	\$0	N/A	0.00%
124	STATE LIFE INSURANCE COMPANY	0.00%	101	8	\$0	\$0	\$82,500	N/A	N/A
125	STONEBRIDGE LIFE INSURANCE COMPANY	0.01%	66	1	\$17,880	\$0	\$0	N/A	0.00%
126	SUN LIFE ASSURANCE COMPANY OF CANADA	1.51%	12	12	\$2,233,000	\$0	\$0	N/A	0.00%
127	SUNAMERICA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	101	68	\$0	\$0	\$499,384	N/A	N/A
128	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	101	36	\$0	\$0	\$0	N/A	N/A
129	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	101	35	\$0	\$0	\$51,636	N/A	N/A
130	SYMETRA LIFE INSURANCE COMPANY	0.56%	24	54	\$826,223	\$0	\$0	N/A	0.00%
131	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	4.00%	7	76	\$5,921,916	\$0	\$0	N/A	0.00%
132	THRIVENT FINANCIAL FOR LUTHERANS	1.09%	16	2,092	\$1,610,946	\$0	\$0	N/A	0.00%
133	TIAA-CREF LIFE INSURANCE COMPANY	0.06%	54	1	\$86,437	\$0	\$0	N/A	0.00%
134	TIME INSURANCE COMPANY	0.35%	34	119	\$51,1732	\$0	\$529,822	N/A	103.54%
135	TRANSAMERICA LIFE INSURANCE COMPANY	0.25%	40	92	\$366,335	\$0	\$0	N/A	0.00%
136	UNION CENTRAL LIFE INSURANCE COMPANY	1.43%	13	11	\$2,111,368	\$0	\$6,639	N/A	0.31%
137	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	78	2,377	\$3,813	\$0	\$0	N/A	0.00%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

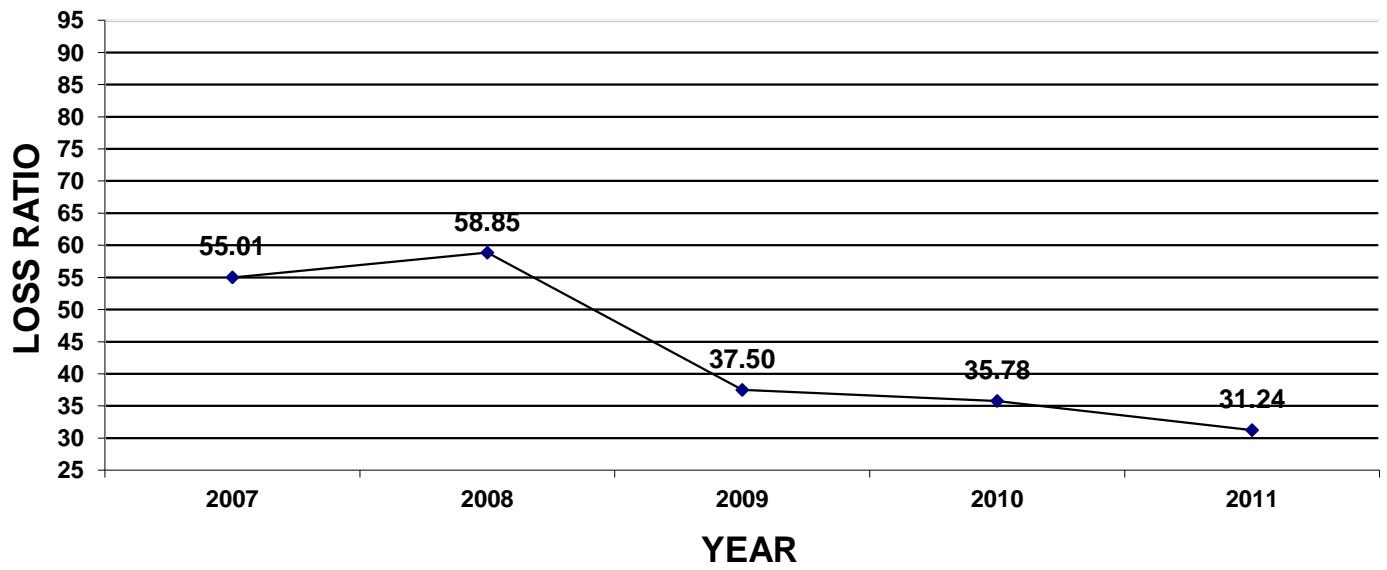
OBS	COMPANY NAME	MARKET	RANK BY	NUMBER	DIRECT	DIRECT	LIFE	BENEFITS
		MARKET SHARE	MARKET SHARE	OF INSUREDS	PREMIUMS & ANNUITIES	DIVIDENDS PAID	CLAIMS AND BENEFITS PAID	
138	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	74	6	\$5,415	\$0	\$0	N/A 0.00%
139	UNITED INVESTORS LIFE INSURANCE COMPANY	0.25%	39	413	\$376,706	\$0	\$0	N/A 0.00%
140	UNITED LIFE INSURANCE COMPANY	0.20%	42	37	\$296,000	\$0	\$0	N/A 0.00%
141	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.00%	101	1	\$0	\$0	\$0	N/A N/A
142	USAA LIFE INSURANCE COMPANY	0.09%	50	57	\$135,088	\$0	\$294,032	N/A 217.66%
143	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	101	453	\$0	\$0	\$0	N/A N/A
144	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.00%	101	0	\$0	\$0	\$15,323	N/A N/A
145	WESTERN CATHOLIC UNION	3.56%	8	250	\$5,266,063	\$0	\$215,259	N/A 4.09%
146	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	80	3	\$3,028	\$0	\$0	N/A 0.00%
147	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	101	13	\$0	\$0	\$977,822	N/A N/A
148	WILLIAM PENN ASSOCIATION	0.00%	91	0	\$308	\$0	\$0	N/A 0.00%
149	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	94	10	\$109	\$0	\$0	N/A 0.00%
150	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.33%	35	597	\$495,327	\$0	\$0	N/A 0.00%
TOTAL		100.00%		42,079	\$147,958,412	\$51,646	\$46,172,956	N/A 31.24%

**MISSOURI INDIVIDUAL DEPOSIT-TYPE FUNDS INSURANCE**  
(Including variable contracts without life contingencies)

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

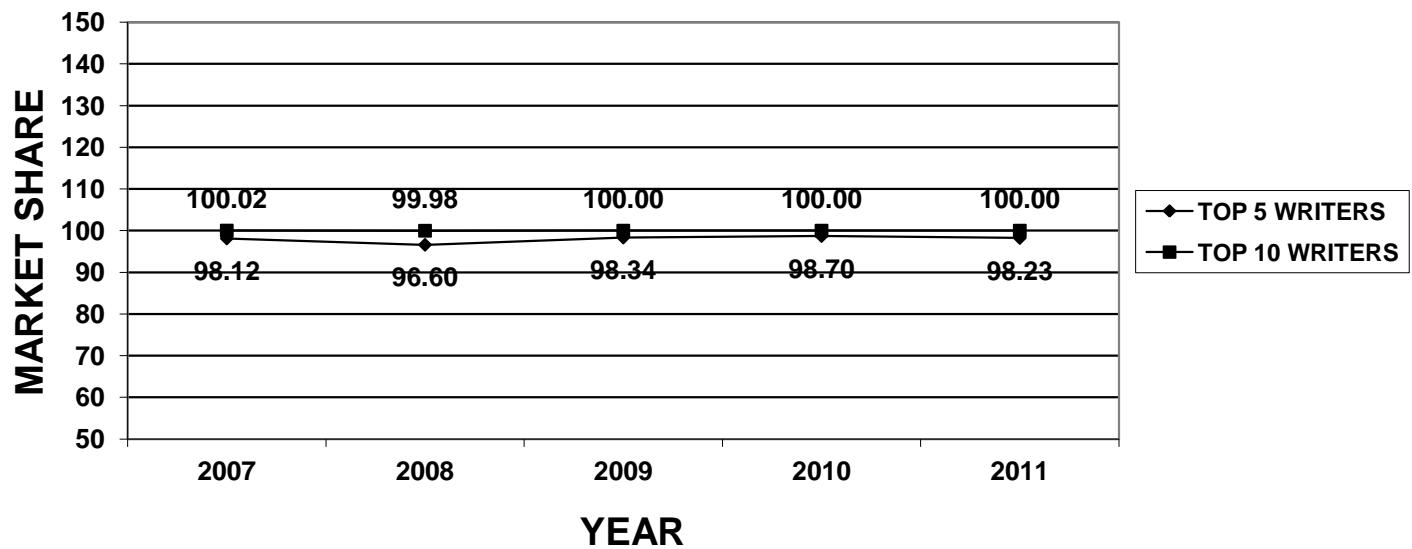


**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INDIVIDUAL OTHER CONSIDERATIONS**

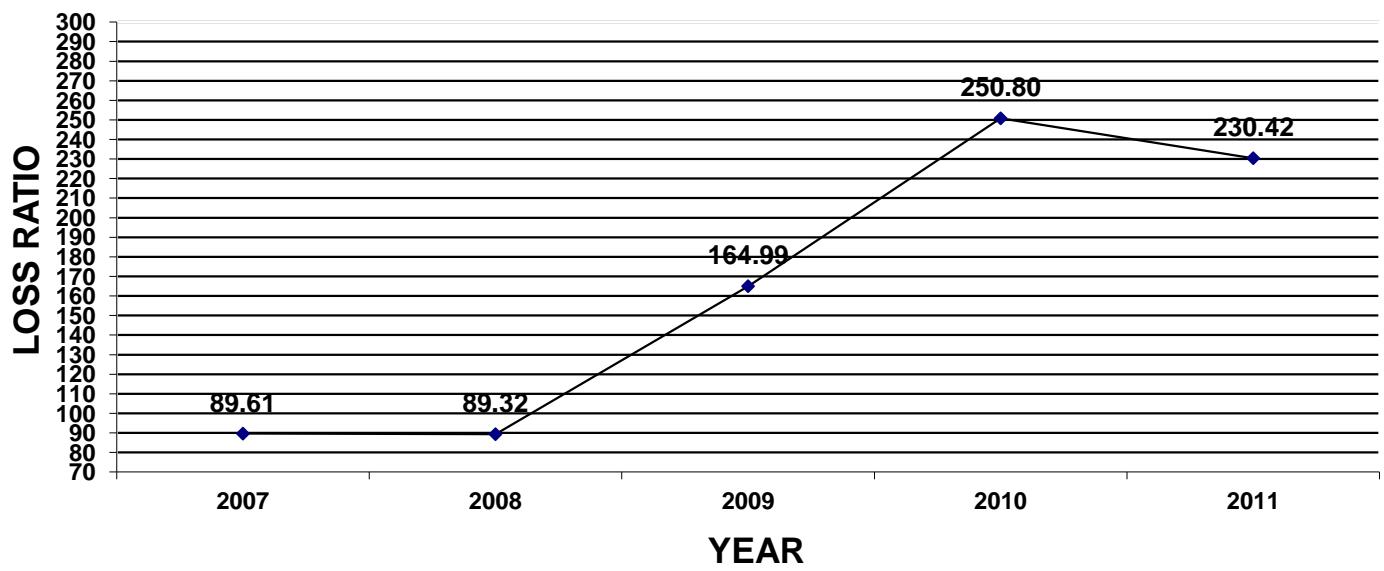
OBS	COMPANY NAME	MARKET	RANK BY	NUMBER	DIRECT	DIRECT	DIRECT CLAIMS	LIFE	LIFE
		MARKET	SHARE	OF	PREMIUMS &	DIVIDENDS	AND BENEFITS	IN FORCE (000)	BENEFITS
		SHARE	SHARE	INSUREDS	ANNUITIES	PAID	PAID		RATIO
1	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	8	0	\$0	\$0	\$42,441	N/A	N/A
2	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	8	22	\$0	\$0	\$56,164	N/A	N/A
3	COUNTRY LIFE INSURANCE COMPANY	0.00%	8	20	\$0	\$0	\$23,849	N/A	N/A
4	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.05%	7	226	\$69,139	\$0	\$0	N/A	0.00%
5	GLEANER LIFE INSURANCE SOCIETY	0.00%	8	2	\$0	\$0	\$0	N/A	N/A
6	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	8	0	\$0	\$0	\$100,851	N/A	N/A
7	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	8	4	\$0	\$0	\$0	N/A	N/A
8	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	14.18%	3	20,085	\$20,768,966	\$152	\$209,356,703	N/A	1008.03%
9	HARTFORD LIFE INSURANCE COMPANY	2.80%	5	9,725	\$4,104,687	\$0	\$73,318,553	N/A	1786.22%
10	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	8	0	\$0	\$0	\$151,168	N/A	N/A
11	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	8	170	\$0	\$0	\$278,615	N/A	N/A
12	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	4.39%	4	313	\$6,426,843	\$0	\$0	N/A	0.00%
13	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPA	1.72%	6	727	\$2,519,685	\$0	\$3,342,487	N/A	132.65%
14	NATIONWIDE LIFE INSURANCE COMPANY	62.26%	1	7,182	\$91,214,331	\$0	\$49,892,708	N/A	54.70%
15	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	8	1	\$0	\$0	\$4,624	N/A	N/A
16	PENN MUTUAL LIFE INSURANCE COMPANY THE	14.61%	2	27	\$21,399,588	\$0	\$19,601	N/A	0.09%
17	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	8	-32	\$0	\$0	\$0	N/A	N/A
18	TEXAS LIFE INSURANCE COMPANY	0.00%	8	0	\$0	\$0	\$1,743	N/A	N/A
19	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	8	65	\$0	\$0	\$979,904	N/A	N/A
TOTAL		100.00%		38,537	\$146,503,239	\$152	\$337,569,411	N/A	230.42%

## MISSOURI INDIVIDUAL OTHER CONSIDERATIONS

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	374	1	\$5,013	\$0	\$0	\$50	0.00%
2	5 STAR LIFE INSURANCE COMPANY	0.00%	240	731	\$343,571	\$0	\$89,346	\$33,547	26.01%
3	AAA LIFE INSURANCE COMPANY	0.03%	159	3,707	\$2,092,970	\$0	\$1,209,592	\$488,090	57.79%
4	ABILITY INSURANCE COMPANY	0.00%	382	55	\$3,525	\$2,380	\$1,505	\$203	110.21%
5	ACACIA LIFE INSURANCE CO	0.02%	175	859	\$1,276,390	\$54,562	\$517,758	\$33,872	44.84%
6	AETNA LIFE INSURANCE COMPANY	0.01%	216	2,443	\$482,608	\$546,500	\$2,085,807	\$33,462	545.43%
7	ALFA LIFE INSURANCE CORPORATION	0.00%	411	0	\$0	\$0	\$0	\$10	N/A
8	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	411	1	\$0	\$0	\$2,032	\$0	N/A
9	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.02%	165	8	\$1,707,774	\$0	\$4,767	\$0	0.28%
10	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMEF	2.89%	9	30,309	\$210,498,080	\$0	\$132,405,979	\$336,412	62.90%
11	ALLSTATE ASSURANCE COMPANY	0.00%	411	2	\$0	\$0	\$442	\$0	N/A
12	ALLSTATE LIFE INSURANCE COMPANY	0.08%	110	14,815	\$6,050,190	\$0	\$49,742,353	\$1,011,523	822.16%
13	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	323	62	\$37,898	\$0	\$3,593,646	\$12,338	9482.42%
14	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.01%	182	1,878	\$1,029,333	\$317	\$455,942	\$62,744	44.33%
15	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	292	267	\$102,277	\$0	\$238,761	\$9,131	233.45%
16	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	318	2,736	\$44,013	\$210	\$102,507	\$3,849	233.38%
17	AMERICAN CONTINENTAL INSURANCE COMPANY	0.00%	266	374	\$233,711	\$0	\$0	\$3,579	0.00%
18	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	1.64%	16	10,418	\$119,395,037	\$0	\$43,504,293	\$2,577	36.44%
19	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF CI	0.04%	141	14,491	\$3,219,843	\$0	\$598,925	\$517,010	18.60%
20	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.66%	29	107,105	\$48,058,163	\$5,590,894	\$30,420,388	\$9,779,920	74.93%
21	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.01%	222	11,501	\$421,438	\$0	\$193,026	\$32,783	45.80%
22	AMERICAN FIDELITY ASSURANCE COMPANY	0.06%	130	9,699	\$4,331,915	\$13,231	\$2,752,919	\$501,695	63.86%
23	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.01%	224	1,692	\$400,461	\$1,302	\$223,953	\$19,603	56.25%
24	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	362	4	\$9,354	\$0	\$0	\$105	0.00%
25	AMERICAN GENERAL ASSURANCE COMPANY	0.00%	329	0	\$33,583	\$0	\$269,088	\$0	801.26%
26	AMERICAN GENERAL LIFE AND ACCIDENT INSURANC	0.12%	95	98,280	\$8,511,094	\$24,176	\$10,126,857	\$789,531	119.27%
27	AMERICAN GENERAL LIFE INSURANCE CO	0.70%	27	55,554	\$50,848,782	\$1,439,641	\$57,056,653	\$11,409,727	115.04%
28	AMERICAN GENERAL LIFE INSURANCE COMPANY OF I	0.00%	252	1,805	\$296,353	\$0	\$1,102,673	\$324,667	372.08%
29	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	311	3,086	\$58,314	\$3,852	\$336,180	\$6,145	583.11%
30	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.08%	108	13,931	\$6,077,662	\$0	\$2,481,698	\$606,230	40.83%
31	AMERICAN HOME LIFE INSURANCE COMPANY	0.03%	160	4,599	\$1,983,617	\$37,352	\$1,826,912	\$148,682	93.98%
32	AMERICAN INCOME LIFE INSURANCE CO	0.14%	89	29,361	\$10,242,668	\$0	\$3,366,501	\$638,957	32.87%
33	AMERICAN LIFE & SECURITY CORP	0.00%	263	907	\$251,125	\$0	\$120,998	\$5,837	48.18%
34	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	411	1	\$0	\$0	\$1,346	\$0	N/A
35	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	264	3,456	\$249,273	\$16,464	\$809,111	\$14,927	331.19%
36	AMERICAN NATIONAL INSURANCE COMPANY	0.54%	37	57,511	\$39,694,962	\$68,702	\$25,617,793	\$1,129,243	64.71%
37	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.00%	277	214	\$155,115	\$0	\$749,140	\$27,055	482.96%
38	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	246	596	\$320,878	\$0	\$416,984	\$5,722	129.95%
39	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURAN	0.00%	376	11	\$4,446	\$0	\$0	\$162	0.00%
40	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	348	50	\$19,856	\$0	\$44,102	\$2,188	222.11%
41	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	180	3,433	\$1,087,509	\$36,674	\$1,201,585	\$169,886	113.86%
42	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	411	168	\$0	\$0	\$164,670	\$2	N/A
43	AMERICAN UNDERWRITERS LIFE INSURANCE COMPA/	0.00%	256	195	\$284,154	\$0	\$274,014	\$9,201	96.43%
44	AMERICAN UNITED LIFE INSURANCE COMPANY	0.20%	74	4,422	\$14,235,037	\$372,016	\$19,341,583	\$628,982	138.49%
45	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE (	0.08%	109	6,232	\$6,071,287	\$5,435	\$3,302,274	\$301,987	54.48%
46	AMERITAS LIFE INSURANCE CORP	0.07%	122	2,834	\$5,141,739	\$172,020	\$5,814,606	\$252,407	116.43%
47	AMICA LIFE INSURANCE COMPANY	0.00%	251	260	\$299,610	\$0	\$354,291	\$78,379	118.25%
48	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.01%	218	457	\$445,316	\$0	\$956,718	\$0	214.84%
49	ANTHEM LIFE INSURANCE COMPANY	0.00%	262	2,023	\$251,452	\$0	\$73,970	\$64,601	29.42%
50	ASSURED LIFE ASSOCIATION	0.00%	345	148	\$22,081	\$489	\$18,655	\$1,132	86.70%
51	ASSURITY LIFE INSURANCE COMPANY	0.08%	118	6,482	\$5,488,134	\$832,675	\$2,245,272	\$236,512	56.08%
52	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.14%	91	9,228	\$9,961,287	\$15,775	\$15,272,440	\$570,781	153.48%
53	ATLANTA LIFE INSURANCE COMPANY	0.00%	313	5,331	\$55,539	\$0	\$232,669	\$7,787	418.93%
54	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.01%	212	348	\$509,994	\$0	\$2,307,895	\$32,421	452.53%
55	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	331	154	\$33,032	\$0	\$21,520	\$3,439	65.15%
56	AUTO OWNERS LIFE INSURANCE COMPANY	0.08%	113	6,631	\$5,657,642	\$0	\$1,237,243	\$65,910	21.87%
57	AVIVA LIFE AND ANNUITY COMPANY	1.93%	12	23,499	\$140,590,827	\$1,138,107	\$86,696,059	\$1,362,731	62.48%
58	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.01%	219	288	\$443,660	\$0	\$1,066,725	\$83,686	240.44%
59	AXA EQUITABLE LIFE INSURANCE COMPANY	1.06%	23	37,449	\$77,268,401	\$5,344,275	\$53,606,014	\$6,725,280	76.29%
60	BALBOA LIFE INSURANCE COMPANY	0.00%	309	152	\$61,115	\$0	-\$1,921	\$12,703	-3.14%
61	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	254	629	\$288,872	\$29,406	\$700,453	\$10,884	252.66%
62	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	320	231	\$41,515	\$0	\$69,298	\$1,088	166.92%
63	BANKERS LIFE AND CASUALTY COMPANY	0.42%	50	23,753	\$30,444,165	\$36,990	\$26,853,998	\$365,991	88.33%
64	BANKERS LIFE INSURANCE COMPANY	0.03%	157	145	\$2,214,523	\$0	\$8,000	\$30	0.36%
65	BANNER LIFE INSURANCE COMPANY	0.16%	82	14,658	\$11,872,416	\$62,251	\$9,521,981	\$6,897,129	80.73%
66	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	306	307	\$65,766	\$6,409	\$1,081,275	\$25,886	1653.87%
67	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	346	111	\$21,969	\$0	\$18,684	\$687	85.05%
68	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY (	1.43%	19	202	\$104,453,045	\$0	\$180,550	\$0	0.17%
69	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	333	29	\$31,977	\$0	\$0	\$31,024	0.00%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.08%	114	28,432	\$5,607,475	\$2,176	\$2,026,720	\$483,201	36.18%
71	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	364	23	\$8,057	\$0	\$60,000	\$823	744.69%
72	C M LIFE INSURANCE COMPANY	0.18%	79	6,318	\$13,060,509	\$0	\$23,217,721	\$630,427	177.77%
73	CANADA LIFE ASSURANCE COMPANY	0.02%	176	553	\$1,214,966	\$326,817	\$1,946,175	\$140,193	187.08%
74	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.01%	221	8,151	\$421,521	\$0	\$1,967,408	\$19,974	466.74%
75	CAPITOL LIFE INSURANCE COMPANY	0.00%	308	264	\$61,396	\$0	\$67,504	\$2,721	109.95%
76	CATHOLIC FINANCIAL LIFE	0.01%	201	2,396	\$614,139	\$26,271	\$512,942	\$27,918	87.80%
77	CATHOLIC HOLY FAMILY SOCIETY	0.04%	144	2,326	\$3,045,603	\$0	\$474,337	\$11,957	15.57%
78	CATHOLIC ORDER OF FORESTERS	0.00%	274	1,217	\$173,349	\$19,618	\$182,584	\$20,963	116.64%
79	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	316	118	\$50,728	\$0	\$1,573	\$2,252	3.10%
80	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	220	7,420	\$434,568	\$3,277	\$917,743	\$31,647	211.94%
81	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	267	694	\$232,651	\$8,659	\$318,991	\$10,742	140.83%
82	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	285	541	\$120,918	\$1,915	\$39,831	\$12,366	34.52%
83	CENTURION LIFE INSURANCE COMPANY	0.00%	411	862	\$0	\$0	\$3,818,810	\$0	N/A
84	CENTURY LIFE ASSURANCE COMPANY	0.00%	408	1	\$144	\$0	\$0	\$4	0.00%
85	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	395	70	\$1,200	\$0	\$182,825	\$2,169	15235.42%
86	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.00%	288	1,636	\$116,260	\$0	\$133,297	\$9,206	114.65%
87	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	185	1,891	\$998,257	\$65	\$673,590	\$71,042	67.48%
88	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.01%	215	775	\$483,930	\$0	\$206,844	\$7,681	42.74%
89	CHURCH LIFE INSURANCE CORPORATION	0.00%	305	45	\$65,774	\$0	\$126,240	\$169	191.93%
90	CICA LIFE INSURANCE COMPANY OF AMERICA	0.02%	167	1,616	\$1,664,395	\$1,936	\$766,281	\$39,945	46.16%
91	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	396	4	\$993	\$0	\$0	\$15	0.00%
92	CINCINNATI LIFE INSURANCE COMPANY THE	0.12%	96	11,409	\$8,431,057	\$0	\$4,956,435	\$2,752,150	58.79%
93	CITIZENS SECURITY LIFE INS CO	0.00%	275	621	\$162,294	\$114	\$82,843	\$4,075	51.12%
94	CMFG LIFE INSURANCE COMPANY	0.12%	94	5,503	\$8,636,289	\$334,225	\$15,181,256	\$229,157	179.65%
95	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.04%	149	8,640	\$2,678,216	\$0	\$1,329,321	\$396,472	49.63%
96	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	248	3,297	\$310,353	\$0	\$597,628	\$5,447	192.56%
97	COLORADO BANKERS LIFE INS CO	0.02%	170	2,738	\$1,463,459	\$0	\$368,151	\$55,483	25.16%
98	COLUMBIAN LIFE INSURANCE COMPANY	0.04%	145	5,406	\$3,016,512	\$673	\$791,640	\$70,531	26.27%
99	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	287	339	\$118,300	\$10,367	\$225,960	\$5,823	199.77%
100	COLUMBUS LIFE INSURANCE COMPANY	0.46%	45	2,090	\$33,208,335	\$46,354	\$4,782,838	\$126,039	14.54%
101	COMBINED INSURANCE CO OF AMERICA	0.02%	166	11,348	\$1,690,632	\$0	\$2,002,865	\$98,702	118.47%
102	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.04%	142	3,167	\$3,150,819	\$0	\$21,475,157	\$201,161	681.57%
103	COMPANION LIFE INSURANCE COMPANY	0.00%	390	11	\$1,781	\$0	\$7,144	\$220	401.12%
104	COMPBENEFITS INSURANCE COMPANY	0.00%	379	34	\$3,620	\$0	\$0	\$271	0.00%
105	CONNECTICUT GENERAL LIFE INS CO	0.04%	146	2,149	\$2,987,250	\$918,174	\$13,516,613	\$495,533	483.21%
106	CONSECO LIFE INSURANCE CO	0.03%	156	5,856	\$2,235,713	\$29,555	\$9,072,715	\$372,854	407.13%
107	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	238	1,062	\$357,373	\$0	\$483,009	\$8,378	135.16%
108	CONTINENTAL ASSURANCE COMPANY	0.01%	223	1,309	\$407,919	\$132,712	\$595,702	\$40	178.57%
109	CONTINENTAL GENERAL INSURANCE COMPANY	0.01%	227	1,640	\$393,919	\$0	\$1,408,941	\$52,988	357.67%
110	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	208	1,464	\$544,521	\$0	\$250,166	\$15,785	45.94%
111	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	189	991	\$928,445	\$0	\$1,207,106	\$42,199	130.01%
112	COUNTRY LIFE INSURANCE COMPANY	0.08%	112	13,267	\$5,799,716	\$1,101,254	\$2,816,099	\$1,321,231	67.54%
113	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	286	498	\$118,590	\$3,066	\$185,963	\$4,806	159.40%
114	CROWN LIFE INSURANCE COMPANY	0.01%	217	805	\$469,100	\$196,921	\$938,954	\$68,909	242.14%
115	CSA FRATERNAL LIFE	0.00%	257	597	\$271,292	\$0	\$236,177	\$3,554	87.06%
116	CSI LIFE INSURANCE COMPANY	0.00%	380	10	\$3,559	\$0	\$371	\$70	10.42%
117	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	236	786	\$360,841	\$45	\$53,801	\$6,195	14.92%
118	DIRECT GENERAL LIFE INSURANCE COMPANY	0.00%	247	1,951	\$311,785	\$0	\$20,000	\$19,755	6.41%
119	EMC NATIONAL LIFE COMPANY	0.05%	136	5,795	\$3,460,474	\$35,073	\$5,916,031	\$328,025	171.97%
120	EMPLOYEES LIFE COMPANY (MUTUAL)	0.14%	90	330	\$10,042,156	\$190	\$5,597,426	\$1,317	55.74%
121	EPIC LIFE INSURANCE COMPANY THE	0.00%	399	1	\$559	\$0	\$0	\$5	0.00%
122	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.01%	187	1,622	\$941,532	\$0	\$664,144	\$18,263	70.54%
123	EQUITABLE RESERVE ASSOCIATION	0.00%	373	225	\$5,806	\$286	\$30,871	\$1,463	536.63%
124	EQUITRUST LIFE INSURANCE COMPANY	0.32%	57	2,916	\$23,058,135	\$0	\$18,791,636	\$5,686	81.50%
125	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.02%	163	5,041	\$1,740,058	\$156,141	\$2,130,314	\$84,786	131.40%
126	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AM	0.00%	356	29	\$12,878	\$0	\$0	\$1,125	0.00%
127	FAMILY LIFE INSURANCE COMPANY	0.00%	281	357	\$129,978	\$0	\$227,175	\$17,542	174.78%
128	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	410	1,088	\$21	\$0	\$547,698	\$2,076	2608085.71%
129	FARM BUREAU LIFE INSURANCE COMPANY OF MISSO	0.56%	33	69,341	\$41,020,167	\$2,158,062	\$21,948,537	\$4,716,413	58.77%
130	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.38%	53	57,196	\$27,527,306	\$0	\$20,821,450	\$5,534,714	75.64%
131	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	284	415	\$125,672	\$4,732	\$53,201	\$21,719	46.10%
132	FEDERATED LIFE INSURANCE COMPANY	0.10%	104	3,156	\$7,314,393	\$0	\$4,015,636	\$903,914	54.90%
133	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.31%	59	12,044	\$22,639,307	\$4,346	\$38,888,301	\$941,642	171.79%
134	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.16%	83	2,179	\$11,329,887	\$0	\$12,733,778	\$82,452	112.39%
135	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE I	0.02%	174	2,058	\$1,328,270	\$36,879	\$809,715	\$353,463	63.74%
136	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.11%	100	7,318	\$8,247,845	\$0	\$3,048,232	\$21,055	36.96%
137	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	273	659	\$176,091	\$155,807	\$450,055	\$13,703	344.06%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF TI	0.01%	233	65	\$364,637	\$1,110	\$236	\$3,080	0.37%
139	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STA	0.00%	405	14	\$209	\$173	\$4,399	\$24	2187.56%
140	FIRST GUARANTY INSURANCE COMPANY	0.00%	386	2	\$2,701	\$0	\$0	\$41	0.00%
141	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	363	4,282	\$9,139	\$0	\$23,376	\$2,390	255.78%
142	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	249	516	\$309,051	\$1,714	\$673,275	\$41,120	218.41%
143	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.04%	143	6,119	\$3,048,527	\$0	\$3,270,191	\$1,691,713	107.27%
144	FORETHOUGHT LIFE INSURANCE COMPANY	0.15%	84	929	\$11,229,119	\$0	\$1,604,509	\$4,002	14.29%
145	FORT DEARBORN LIFE INSURANCE COMPANY	0.00%	283	708	\$126,161	\$0	\$3,219,518	\$2,148	2551.91%
146	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	314	146	\$51,618	\$0	\$27,342	\$3,256	52.97%
147	FUNERAL DIRECTORS LIFE INSURANCE CO	0.04%	152	2,034	\$2,580,054	\$714	\$710,696	\$6,755	27.57%
148	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	210	872	\$528,417	\$0	\$223,441	\$62,107	42.28%
149	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.39%	51	28,715	\$28,229,082	\$23,492,565	\$66,140,118	\$3,450,168	317.52%
150	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.59%	32	42,802	\$42,875,642	\$0	\$80,756,712	\$11,099,719	188.35%
151	GENWORTH LIFE INSURANCE COMPANY	0.48%	41	8,563	\$35,028,702	\$0	\$21,740,216	\$2,109,275	62.06%
152	GERBER LIFE INSURANCE COMPANY	0.07%	120	72,555	\$5,360,821	\$0	\$1,412,513	\$844,521	26.35%
153	GLEANER LIFE INSURANCE SOCIETY	0.12%	92	541	\$8,916,508	\$605	\$478,430	\$9,022	5.37%
154	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.07%	121	84,608	\$5,287,301	\$2,122	\$2,544,137	\$641,140	48.16%
155	GOLDEN RULE INSURANCE COMPANY	0.03%	158	2,765	\$2,131,337	\$2,616	\$5,053,129	\$242,634	237.21%
156	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.00%	244	707	\$325,278	\$82,279	\$387,879	\$25,941	144.54%
157	GRANGE LIFE INSURANCE COMPANY	0.00%	301	100	\$75,966	\$0	\$86,584	\$20,759	113.98%
158	GREAT AMERICAN LIFE ASSURANCE COMPANY	0.00%	411	0	\$0	\$0	\$8,316	\$0	N/A
159	GREAT AMERICAN LIFE INSURANCE COMPANY	0.56%	35	4,028	\$40,952,243	\$0	\$14,086,909	\$206,558	34.40%
160	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	198	1,514	\$645,362	-\$161	\$620,894	\$86,808	96.18%
161	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	235	872	\$361,735	\$7,991	\$1,173,905	\$44,609	326.73%
162	GREAT WESTERN INSURANCE COMPANY	0.00%	357	4	\$12,573	\$0	\$6,068	\$4	48.26%
163	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.21%	71	12,611	\$15,274,615	\$315,627	\$6,853,875	\$664,845	46.94%
164	GREATER BENEFICIAL UNION OF PITTSBURGH	0.02%	164	456	\$1,722,715	\$6,893	\$238,633	\$2,822	14.25%
165	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	194	5,712	\$790,991	\$0	\$511,413	\$58,384	64.65%
166	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	234	332	\$362,516	\$0	\$1,180,913	\$4,826	325.75%
167	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.12%	93	842	\$8,812,615	\$0	\$6,887,500	\$45,206	78.16%
168	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.25%	67	5,402	\$18,189,703	\$4,042,788	\$12,023,525	\$1,330,970	88.33%
169	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	411	303	\$0	\$0	\$1,337,347	\$0	N/A
170	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	260	243	\$262,810	\$87	\$174,144	\$32,896	66.30%
171	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	1.07%	22	32,048	\$77,913,953	\$152	\$223,223,648	\$4,234,118	286.50%
172	HARTFORD LIFE INSURANCE COMPANY	0.12%	97	22,476	\$8,422,719	\$13,023	\$106,880,257	\$1,290,361	1269.11%
173	HCC LIFE INSURANCE COMPANY	0.00%	361	16	\$9,659	\$0	\$5,013	\$853	51.90%
174	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	341	123	\$26,899	\$206	\$61,736	\$1,159	230.28%
175	HERITAGE LIFE INSURANCE COMPANY	0.00%	411	2	\$0	\$0	\$0	\$25	N/A
176	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	298	134	\$81,087	\$0	\$107,027	\$7,737	131.99%
177	HOMESTEADERS LIFE COMPANY	0.00%	299	3,029	\$79,737	\$0	\$277,347	\$3,830	347.83%
178	HORACE MANN LIFE INSURANCE COMPANY	0.06%	131	4,144	\$4,306,476	\$0	\$3,068,065	\$135,950	71.24%
179	HOUSEHOLD LIFE INSURANCE COMPANY	0.01%	197	1,010	\$656,890	\$0	\$360,383	\$181,460	54.86%
180	HUMANA INSURANCE COMPANY	0.00%	315	201	\$51,013	\$0	\$0	\$18,085	0.00%
181	HUMANADENTAL INSURANCE COMPANY	0.00%	327	152	\$34,807	\$1,799	\$29,170	\$1,999	88.97%
182	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	381	180	\$3,549	\$428	\$35,593	\$3,044	1014.96%
183	IDEALIFE INSURANCE COMPANY	0.00%	335	342	\$30,781	\$0	\$78,813	\$4,087	256.04%
184	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.03%	162	3,874	\$1,877,149	\$30,413	\$1,149,923	\$275,365	62.88%
185	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	411	6	\$0	\$0	\$0	\$434	N/A
186	INDEPENDENT ORDER OF FORESTERS THE	0.05%	139	6,617	\$3,354,470	\$239,014	\$1,985,348	\$337,099	66.31%
187	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AI	0.00%	268	1,587	\$224,294	\$0	\$405,524	\$42,373	180.80%
188	INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINA	0.00%	321	63	\$41,199	\$0	\$85,120	\$3,922	206.61%
189	ING LIFE INSURANCE AND ANNUITY COMPANY	0.28%	64	4,136	\$20,190,298	\$0	\$11,885,222	\$328,078	58.87%
190	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.32%	56	6,950	\$23,338,822	\$182,681	\$53,690,845	\$59,656	230.83%
191	INTEGRITY LIFE INSURANCE COMPANY	0.11%	98	1,396	\$8,314,518	\$0	\$8,964,809	\$9,875	107.82%
192	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	403	8	\$239	\$0	\$2,076	\$9	868.62%
193	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	326	245	\$35,311	\$3,181	\$68,528	\$1,074	203.08%
194	INVESTORS INSURANCE CORPORATION	0.00%	336	405	\$30,296	\$0	\$2,047,429	\$125	6758.08%
195	INVESTORS LIFE INSURANCE COMPANY OF NORTH AI	0.01%	214	1,293	\$489,786	\$414	\$1,515,018	\$67,500	309.41%
196	JACKSON NATIONAL LIFE INSURANCE COMPANY	4.21%	5	40,747	\$306,917,938	\$567	\$186,858,351	\$2,172,044	60.88%
197	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.05%	135	1,303	\$3,542,078	\$53,060	\$2,980,420	\$34,015	85.64%
198	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	269	223	\$201,000	\$0	\$647,367	\$24,760	322.07%
199	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	322	71	\$40,853	\$0	\$355,596	\$17,139	870.43%
200	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	1.56%	17	35,594	\$113,852,908	\$8,534,479	\$155,384,366	\$7,359,064	143.97%
201	KANAWHA INSURANCE COMPANY	0.00%	255	2,063	\$285,057	\$0	\$180,062	\$35,519	63.17%
202	KANSAS CITY LIFE INSURANCE COMPANY	0.34%	55	20,131	\$24,877,511	\$377,961	\$24,719,307	\$1,593,549	100.88%
203	KNIGHTS OF COLUMBUS	0.63%	31	66,357	\$45,813,571	\$10,971,904	\$18,222,047	\$3,130,367	63.72%
204	LAFAYETTE LIFE INSURANCE COMPANY THE	0.20%	73	2,599	\$14,729,339	\$908,945	\$1,853,023	\$400,454	18.75%
205	LANDMARK LIFE INSURANCE COMPANY	0.00%	375	126	\$4,948	\$0	\$0	\$179	0.00%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	LEADERS LIFE INSURANCE COMPANY	0.00%	360	55	\$10,097	\$0	\$0	\$3	0.00%
207	LEWER LIFE INSURANCE COMPANY	0.00%	384	17	\$2,916	\$0	\$0	\$298	0.00%
208	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.05%	137	4,491	\$3,459,637	\$198,887	\$5,975,615	\$407,859	178.47%
209	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.05%	138	8,803	\$3,355,717	\$66	\$1,218,946	\$356,587	36.33%
210	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	343	164	\$22,769	\$0	\$1,386,686	\$1,653	6090.24%
211	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.07%	123	2,786	\$5,041,223	\$0	\$5,263,545	\$149,139	104.41%
212	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	406	13	\$196	\$0	\$0	\$175	0.00%
213	LIFESECURE INSURANCE COMPANY	0.00%	303	1,084	\$67,486	\$0	\$183,114	\$7,542	271.34%
214	LINCOLN BENEFIT LIFE COMPANY	0.24%	68	13,806	\$17,562,105	\$3,729	\$50,997,228	\$3,478,312	290.40%
215	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.06%	133	13,183	\$4,079,340	\$24,084	\$3,018,719	\$80,141	74.59%
216	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	359	149	\$10,369	\$2,357	\$431,605	\$13,608	4185.19%
217	LINCOLN NATIONAL LIFE INSURANCE COMPANY	4.03%	6	46,883	\$293,587,703	\$380,960	\$240,168,672	\$7,433,913	81.93%
218	LONGEVITY INSURANCE COMPANY	0.00%	368	48	\$6,859	\$0	\$4,036	\$912	58.84%
219	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	276	1,162	\$157,811	\$1,932	\$1,456,521	\$14,459	924.18%
220	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	367	96	\$7,832	\$102	\$46,115	\$902	590.10%
221	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	205	2,246	\$573,550	\$2,547	\$486,176	\$25,123	85.21%
222	MAGNA INSURANCE COMPANY	0.00%	387	0	\$2,226	\$0	\$0	\$0	0.00%
223	MANHATTAN LIFE INSURANCE COMPANY	0.00%	296	411	\$83,178	\$8,202	\$218,093	\$10,502	272.06%
224	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.01%	192	1,293	\$888,083	\$36	\$1,102,812	\$124,937	124.18%
225	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	342	40	\$24,283	\$0	\$2,500	\$386	10.30%
226	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	0.93%	25	31,084	\$67,582,116	\$19,120,548	\$56,194,080	\$4,185,721	111.44%
227	MEDICO INSURANCE COMPANY	0.00%	324	171	\$37,755	\$1,035	\$33,412	\$1,012	91.24%
228	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.01%	230	957	\$375,115	\$3,310	\$343,025	\$43,632	92.33%
229	MEMBERS LIFE INSURANCE COMPANY	0.00%	371	20	\$6,244	\$0	\$29	\$280	0.46%
230	MERIT LIFE INSURANCE CO	0.00%	253	3,758	\$292,599	\$0	\$291,887	\$28,528	99.76%
231	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.19%	77	18,140	\$13,861,271	\$0	\$92,313,350	\$907,813	665.98%
232	METLIFE INVESTORS INSURANCE COMPANY	1.05%	24	9,664	\$76,504,428	\$0	\$71,588,184	\$44,236	93.57%
233	METLIFE INVESTORS USA INSURANCE COMPANY	5.72%	2	22,739	\$416,711,532	\$0	\$85,799,158	\$4,804,616	20.59%
234	METROPOLITAN LIFE INSURANCE COMPANY	1.81%	13	173,284	\$131,630,157	\$20,047,483	\$139,503,875	\$3,966,913	121.21%
235	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.03%	154	5,614	\$2,431,756	\$0	\$6,657,622	\$373,549	273.78%
236	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.46%	43	11,359	\$33,717,460	\$21,940	\$26,997,043	\$1,337,864	80.13%
237	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	310	322	\$59,726	\$111	\$54,508	\$6,693	91.45%
238	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	334	165	\$30,877	\$3,530	\$42,147	\$3,906	147.93%
239	MINNESOTA LIFE INSURANCE COMPANY	0.46%	44	11,383	\$33,555,530	\$867,614	\$21,769,963	\$3,814,160	67.46%
240	MISSOURI VALLEY LIFE AND HEALTH INSURANCE COI	0.00%	401	1	\$507	\$0	\$0	\$10	0.00%
241	MML BAY STATE LIFE INSURANCE COMPANY	0.01%	186	885	\$989,528	\$0	\$1,274,135	\$143,684	128.76%
242	MODERN WOODMEN OF AMERICA	0.48%	42	28,083	\$34,683,850	\$642,769	\$17,385,259	\$824,614	51.98%
243	MOLINA HEALTHCARE INSURANCE COMPANY	0.00%	392	3	\$1,613	\$0	\$2,205	\$225	136.70%
244	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	383	47	\$3,448	\$112	\$3,146	\$500	94.49%
245	MONUMENTAL LIFE INSURANCE COMPANY	0.19%	75	35,344	\$14,188,049	\$5,201	\$20,933,780	\$509,719	147.58%
246	MONY LIFE INSURANCE COMPANY	0.03%	153	5,678	\$2,534,351	\$1,318,676	\$5,100,950	\$225,822	253.30%
247	MONY LIFE INSURANCE COMPANY OF AMERICA	0.04%	148	1,603	\$2,759,995	\$0	\$2,323,477	\$495,754	84.18%
248	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	289	213	\$109,573	\$0	\$172,950	\$8,326	157.84%
249	MTL INSURANCE COMPANY	0.04%	147	1,710	\$2,920,524	\$228,827	\$1,236,052	\$249,574	50.16%
250	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.09%	106	1,320	\$6,609,570	\$2,383	\$2,338,092	\$2,789	35.41%
251	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	204	4,273	\$581,288	\$0	\$411,489	\$85,637	70.79%
252	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	344	114	\$22,229	\$1,382	\$13,275	\$1,534	65.94%
253	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.00%	282	443	\$129,351	\$983	\$378,843	\$12,985	293.64%
254	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	389	27	\$1,839	\$0	\$0	\$214	0.00%
255	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	202	7,606	\$609,945	\$25,336	\$700,355	\$86,200	118.98%
256	NATIONAL LIFE INSURANCE COMPANY	0.08%	115	2,637	\$5,581,270	\$4,256,072	\$6,218,161	\$551,986	187.67%
257	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.00%	278	644	\$142,433	\$0	\$2,549	\$40,489	1.79%
258	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.31%	58	4,036	\$22,791,419	\$4,733	\$7,601,100	\$56,511	33.37%
259	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	0.10%	105	2,455	\$7,197,514	\$1,724	\$3,942,044	\$651,588	54.79%
260	NATIONWIDE LIFE INSURANCE COMPANY	1.45%	18	11,542	\$105,596,888	\$449,963	\$63,194,951	\$748,074	60.27%
261	NEW ENGLAND LIFE INSURANCE COMPANY	0.10%	103	3,835	\$7,484,723	\$39,835	\$14,557,070	\$813,100	195.02%
262	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWE	0.00%	411	68	\$0	\$0	\$21,721	\$223	N/A
263	NEW YORK LIFE INSURANCE AND ANNUITY CORPORA	2.01%	11	25,632	\$146,203,338	\$0	\$151,529,397	\$2,461,892	103.64%
264	NEW YORK LIFE INSURANCE COMPANY	0.68%	28	62,951	\$49,226,892	\$17,377,446	\$60,488,964	\$6,170,457	158.18%
265	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH I	0.66%	30	10,340	\$47,816,964	\$0	\$26,406,368	\$1,788,884	55.22%
266	NORTH AMERICAN INSURANCE COMPANY	0.00%	400	2	\$550	\$0	\$0	\$8	0.00%
267	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	3.90%	7	140,602	\$284,591,029	\$94,674,773	\$138,052,803	\$30,476,843	81.78%
268	NYLIFE INSURANCE COMPANY OF ARIZONA	0.02%	172	1,373	\$1,365,041	\$0	\$1,757,739	\$530,590	128.77%
269	OXFORD LIFE INSURANCE COMPANY OF NORTH (	0.01%	209	687	\$536,003	\$2,924	\$285,619	\$19,778	53.83%
270	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.15%	85	4,783	\$11,159,740	\$0	\$5,905,043	\$1,867,935	52.91%
271	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.45%	46	9,643	\$32,741,500	\$748,224	\$46,744,264	\$161,738	145.05%
272	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	190	1,901	\$902,080	\$1,865	\$1,333,088	\$131,025	147.99%
273	OLD AMERICAN INSURANCE COMPANY	0.07%	125	17,196	\$4,973,229	\$0	\$3,987,901	\$79,645	80.19%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	241	1,614	\$337,685	\$0	\$173,250	\$126,125	51.31%
275	OLD SURETY LIFE INSURANCE COMPANY	0.00%	394	4	\$1,230	\$0	\$0	\$20	0.00%
276	OLD UNITED LIFE INSURANCE COMPANY	0.00%	385	23	\$2,755	\$0	\$216,039	\$230	7841.71%
277	ONENATION INSURANCE COMPANY	0.00%	411	2	\$0	\$0	\$0	\$30	N/A
278	OXFORD LIFE INSURANCE COMPANY	0.01%	191	1,241	\$895,501	\$0	\$396,959	\$13,291	44.33%
279	OZARK NATIONAL LIFE INSURANCE COMPANY	0.26%	66	48,076	\$18,779,404	\$71,650	\$9,982,588	\$1,625,565	53.54%
280	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	355	18	\$12,924	\$159	\$0	\$0	1.23%
281	PACIFIC LIFE & ANNUITY COMPANY	0.08%	111	336	\$5,839,965	\$0	\$5,860,092	\$0	100.34%
282	PACIFIC LIFE INSURANCE COMPANY	3.61%	8	14,906	\$263,204,102	\$141,365	\$181,014,948	\$4,836,482	68.83%
283	PAN AMERICAN ASSURANCE COMPANY	0.00%	261	434	\$252,192	\$0	\$310,892	\$31,123	123.28%
284	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	302	344	\$73,543	\$18,727	\$435,230	\$10,391	617.27%
285	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	377	9	\$4,114	\$0	\$1,039	\$204	25.26%
286	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	319	712	\$42,574	\$0	\$1,136,135	\$2,034	2668.61%
287	PAUL REVERE VARIABLE ANNUITY INSURANCE COMP	0.00%	291	289	\$102,974	\$0	\$368,549	\$10,865	357.90%
288	PEKIN LIFE INSURANCE COMPANY	0.01%	225	642	\$395,002	\$256	\$146,895	\$70,074	37.25%
289	PENN INSURANCE AND ANNUITY COMPANY THE	0.06%	129	353	\$4,364,152	\$0	\$293,516	\$155,059	6.73%
290	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.38%	52	4,851	\$27,978,066	\$367,333	\$7,791,774	\$447,479	29.16%
291	PENNSYLVANIA LIFE INSURANCE COMPANY	0.01%	206	1,191	\$555,591	\$0	\$618,648	\$25,386	111.35%
292	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	242	495	\$334,168	\$43	\$189,607	\$59,481	56.75%
293	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	366	80	\$7,855	\$0	\$10,836	\$1,740	137.95%
294	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPAN	0.00%	351	18	\$16,084	\$0	\$394,763	\$24,364	2454.38%
295	PHL VARIABLE INSURANCE COMPANY	0.30%	60	4,080	\$22,014,718	\$0	\$32,389,958	\$2,129,181	147.13%
296	PHOENIX LIFE AND ANNUITY COMPANY	0.01%	207	428	\$551,131	\$0	\$2,758,789	\$366,698	500.57%
297	PHOENIX LIFE INSURANCE COMPANY	0.29%	63	13,507	\$20,805,769	\$6,405,552	\$32,741,586	\$1,454,543	188.16%
298	PHYSICIANS LIFE INSURANCE COMPANY	0.08%	116	12,946	\$5,556,636	\$0	\$4,450,242	\$104,109	80.09%
299	PIONEER AMERICAN INSURANCE COMPANY	0.00%	270	537	\$196,709	\$0	\$57,521	\$9,204	29.24%
300	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	195	618	\$700,269	\$2,528	\$1,134,740	\$71,176	162.40%
301	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	338	93	\$29,282	\$0	\$12,936	\$2,291	44.18%
302	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	312	1,252	\$57,261	\$10,941	\$66,823	\$6,887	135.81%
303	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	325	628	\$36,764	\$157	\$20,039	\$1,845	54.93%
304	PRESIDENTIAL LIFE INSURANCE COMPANY	0.01%	231	694	\$370,363	\$0	\$3,317,483	\$5,185	895.74%
305	PRIMERICA LIFE INSURANCE COMPANY	0.43%	48	35,775	\$31,599,288	\$0	\$17,219,747	\$9,189,978	54.49%
306	PRINCIPAL LIFE INSURANCE COMPANY	0.83%	26	13,560	\$60,199,782	\$2,850,804	\$42,143,652	\$1,682,511	74.74%
307	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.14%	87	693	\$10,494,283	\$0	\$266,926	\$503,405	2.54%
308	PROFESSIONAL INSURANCE COMPANY	0.00%	350	66	\$17,675	\$0	\$0	\$2,087	0.00%
309	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	352	241	\$14,414	\$1,645	\$74,686	\$2,862	529.56%
310	PROTECTIVE LIFE INSURANCE COMPANY	12.44%	1	60,596	\$907,046,834	\$24,757	\$171,257,465	\$8,252,911	18.88%
311	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	353	20	\$14,179	\$0	\$3,323	\$171	23.44%
312	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAI	0.11%	99	20,428	\$8,288,733	\$0	\$1,799,593	\$889,053	21.71%
313	PROVIDENT LIFE AND CASUALTY INSURANCE COMPMA	0.00%	402	1	\$278	\$0	\$5,000	\$20	1798.56%
314	PRUCO LIFE INSURANCE COMPANY	4.98%	4	33,366	\$362,740,402	\$0	\$105,854,047	\$7,680,615	29.18%
315	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORA	0.20%	72	8,571	\$14,921,391	\$0	\$117,455,875	\$7,564	787.16%
316	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.43%	47	178,983	\$31,669,591	\$37,036,216	\$118,924,312	\$3,773,035	492.46%
317	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY	0.00%	411	0	\$0	\$0	\$257	\$0	N/A
318	PYRAMID LIFE INSURANCE COMPANY	0.00%	237	2,219	\$360,693	\$0	\$621,906	\$23,173	172.42%
319	REASSURE AMERICA LIFE INSURANCE COMPANY	0.22%	69	39,122	\$16,020,938	\$516,027	\$23,022,401	\$3,878,056	146.92%
320	RELIABLE LIFE INSURANCE COMPANY	0.17%	81	148,475	\$12,242,827	-\$116	\$9,784,773	\$711,943	79.92%
321	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.08%	107	817	\$6,154,935	\$272	\$1,175,893	\$3,626	19.11%
322	RELIASTAR LIFE INSURANCE COMPANY	0.29%	62	22,513	\$20,938,437	\$239,402	\$22,979,064	\$7,831,209	110.89%
323	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOR	0.01%	203	2,721	\$604,133	\$1,130	\$1,002,808	\$81,490	166.18%
324	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY	0.00%	330	1,013	\$33,058	\$0	\$291,983	\$4,488	883.24%
325	RESERVE NATIONAL INSURANCE COMPANY	0.00%	295	376	\$93,817	\$0	\$58,778	\$2,762	62.65%
326	RGA REINSURANCE COMPANY	0.02%	178	204	\$1,197,926	\$854,705	\$528,546	\$75,598	115.47%
327	RIVERSOURCE LIFE INSURANCE COMPANY	1.41%	20	37,699	\$102,749,521	\$0	\$199,340,582	\$2,066,211	194.01%
328	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	393	167	\$1,350	\$1,258	\$12,383	\$730	1010.44%
329	ROYAL NEIGHBORS OF AMERICA	0.02%	168	7,410	\$1,595,024	\$68,019	\$1,026,499	\$56,097	68.62%
330	S USA LIFE INSURANCE COMPANY INC	0.00%	372	9	\$6,048	\$0	\$0	\$1,650	0.00%
331	SAGICOR LIFE INSURANCE COMPANY	0.18%	78	3,725	\$13,404,537	\$1,750	\$588,429	\$5,800	4.40%
332	SAVINGS BANK LIFE INSURANCE COMPANY OF MASS.	0.01%	184	1,572	\$1,022,602	\$34,890	\$46,651	\$689,198	7.97%
333	SEARS LIFE INSURANCE COMPANY	0.00%	398	1	\$565	\$0	\$0	\$0	0.00%
334	SECURIAN LIFE INSURANCE COMPANY	0.00%	391	1	\$1,726	\$0	\$0	\$225	0.00%
335	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.34%	54	6,486	\$24,952,776	\$80,228	\$22,374,024	\$68,543	89.99%
336	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	307	361	\$62,208	\$0	\$337,841	\$1,922	543.08%
337	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.22%	70	3,228	\$15,701,965	\$47,517	\$7,873,773	\$1,417,316	50.45%
338	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NI	0.01%	200	2,537	\$633,240	\$77,862	\$1,253,996	\$80,263	210.32%
339	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	199	1,121	\$638,757	\$0	\$365,262	\$8,704	57.18%
340	SENIOR LIFE INSURANCE COMPANY	0.01%	193	1,617	\$800,311	\$0	\$296,541	\$11,482	37.05%
341	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	397	26	\$840	\$0	\$0	\$32	0.00%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
342	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	183	2,233	\$1,025,717	\$3,451	\$858,130	\$207,855	84.00%
343	SETTLERS LIFE INSURANCE COMPANY	0.00%	349	65	\$18,074	\$2,161	\$22,399	\$1,298	135.89%
344	SHELTER LIFE INSURANCE COMPANY	0.51%	38	72,259	\$37,011,128	\$1,544,694	\$17,223,972	\$4,838,524	50.71%
345	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	258	370	\$267,374	\$1,134	\$22,192	\$1,603	8.72%
346	STANDARD INSURANCE COMPANY	0.11%	102	752	\$7,753,381	\$39,889	\$2,694,470	\$8,200	35.27%
347	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	250	2,226	\$306,650	\$25,762	\$473,851	\$13,378	162.93%
348	STANDARD LIFE AND CASUALTY COMPANY	0.00%	407	158	\$166	\$65	\$0	\$218	39.16%
349	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	378	40	\$3,751	\$386	\$780	\$398	31.09%
350	STARMOUNT LIFE INSURANCE COMPANY	0.01%	226	860	\$394,614	\$0	\$259,261	\$24,394	65.70%
351	STATE FARM LIFE INSURANCE COMPANY	1.76%	14	234,230	\$128,493,544	\$20,719,936	\$92,647,764	\$19,970,062	88.23%
352	STATE LIFE INSURANCE COMPANY	0.28%	65	1,492	\$20,173,239	\$39,746	\$4,224,155	\$93,724	21.14%
353	STATE MUTUAL INSURANCE COMPANY	0.00%	265	584	\$248,870	\$28,725	\$365,399	\$6,871	158.37%
354	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	300	145	\$76,870	\$136	\$8,654	\$1,369	11.43%
355	STERLING LIFE INSURANCE COMPANY	0.00%	317	124	\$50,033	\$0	\$6,176	\$1,457	12.34%
356	STONEBRIDGE LIFE INSURANCE COMPANY	0.02%	171	5,223	\$1,400,419	\$0	\$1,533,918	\$68,494	109.53%
357	SUN LIFE ASSURANCE COMPANY OF CANADA	0.15%	86	1,916	\$10,671,503	\$1,246,651	\$10,843,192	\$979,669	113.29%
358	SUN LIFE ASSURANCE OF CANADA (US)	0.07%	126	1,552	\$4,914,695	\$0	\$12,889,137	\$295,905	262.26%
359	SUNAMERICA ANNUITY AND LIFE ASSURANCE COMP/	2.09%	10	10,029	\$152,293,114	\$0	\$188,347,096	\$61,059	123.67%
360	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	304	1,894	\$66,527	\$1,139	\$2,689,043	\$3,690	4043.74%
361	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	272	182	\$176,802	\$310	\$111,152	\$10,122	63.04%
362	SURETY LIFE INSURANCE COMPANY	0.01%	232	764	\$368,370	\$49	\$411,419	\$52,395	111.70%
363	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	411	6	\$0	\$0	\$179,206	\$0	N/A
364	SYMETRA LIFE INSURANCE COMPANY	0.42%	49	16,189	\$30,622,577	\$176	\$16,832,810	\$1,187,562	54.97%
365	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	339	174	\$29,208	\$0	\$30,216	\$2,960	103.45%
366	TEACHERS INSURANCE AND ANNUITY ASSOCIATION (	1.26%	21	32,973	\$91,617,882	\$37,023,734	\$137,060,764	\$332,014	190.01%
367	TEXAS LIFE INSURANCE COMPANY	0.04%	151	8,233	\$2,608,446	\$184,669	\$1,353,965	\$308,122	58.99%
368	THRIVENT FINANCIAL FOR LUTHERANS	1.72%	15	83,492	\$125,115,610	\$6,430,212	\$97,463,206	\$4,876,659	83.04%
369	THRIVENT LIFE INSURANCE COMPANY	0.02%	179	466	\$1,131,213	\$0	\$2,616,436	\$14,538	231.29%
370	TIAA-CREF LIFE INSURANCE COMPANY	0.06%	132	1,154	\$4,105,220	\$0	\$1,735,002	\$370,416	42.26%
371	TIME INSURANCE COMPANY	0.01%	181	1,510	\$1,082,782	\$0	\$1,136,053	\$63,336	104.92%
372	TRANS WORLD ASSURANCE COMPANY	0.00%	280	480	\$130,910	\$0	\$52,188	\$13,214	39.87%
373	TRANSAMERICA ADVISORS LIFE INSURANCE COMPAN	0.00%	243	862	\$329,376	\$0	\$18,490,746	\$66,398	5613.87%
374	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.11%	101	314	\$7,917,108	\$0	\$595,937	\$6,963	7.53%
375	TRANSAMERICA LIFE INSURANCE COMPANY	5.25%	3	53,463	\$383,036,171	\$225,570	\$141,437,346	\$7,067,459	36.98%
376	TRUSTMARK INSURANCE COMPANY	0.00%	244	1,358	\$325,278	\$36,936	\$1,330,818	\$23,660	420.49%
377	U S FINANCIAL LIFE INSURANCE COMPANY	0.06%	127	3,369	\$4,686,909	\$0	\$5,164,306	\$986,640	110.19%
378	ULLICO LIFE INSURANCE COMPANY	0.00%	328	50	\$33,800	\$0	\$15,847	\$2,672	46.88%
379	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	404	1	\$232	\$0	\$0	\$15	0.00%
380	UNIFIED LIFE INSURANCE COMPANY	0.01%	228	1,985	\$388,491	\$7,274	\$355,301	\$55,232	93.33%
381	UNION BANKERS INSURANCE COMPANY	0.01%	213	1,138	\$507,368	\$0	\$367,018	\$7,772	72.34%
382	UNION CENTRAL LIFE INSURANCE COMPANY	0.18%	80	5,094	\$12,976,652	\$168,708	\$8,805,655	\$707,737	69.16%
383	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	279	640	\$131,391	\$0	\$376,529	\$4,573	286.57%
384	UNION LABOR LIFE INSURANCE COMPANY	0.00%	358	44	\$11,673	\$1,054	\$14,500	\$522	133.25%
385	UNION SECURITY INSURANCE COMPANY	0.03%	161	7,237	\$1,881,801	\$8,112	\$4,929,150	\$154,247	262.37%
386	UNITED AMERICAN INSURANCE COMPANY	0.03%	155	4,386	\$2,267,956	\$0	\$3,688,258	\$26,455	162.62%
387	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	337	121	\$29,686	\$0	\$145,176	\$1,226	489.04%
388	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	229	7,158	\$386,532	\$27,340	\$938,094	\$29,860	249.77%
389	UNITED HERITAGE LIFE INSURANCE COMPANY	0.05%	140	5,433	\$3,324,315	\$19,686	\$2,263,990	\$53,106	68.70%
390	UNITED HOME LIFE INSURANCE COMPANY	0.01%	188	1,576	\$940,409	\$99	\$297,102	\$53,911	31.60%
391	UNITED INSURANCE COMPANY OF AMERICA	0.00%	271	6,776	\$180,025	\$0	\$240,635	\$17,728	133.67%
392	UNITED INVESTORS LIFE INSURANCE COMPANY	0.04%	150	3,555	\$2,649,374	\$0	\$3,603,323	\$276,412	136.01%
393	UNITED LIFE INSURANCE COMPANY	0.07%	124	2,525	\$5,015,914	\$0	\$3,453,394	\$131,047	68.85%
394	UNITED NATIONAL LIFE INSURANCE COMPANY OF AM	0.00%	294	350	\$99,546	\$0	\$86,799	\$3,478	87.19%
395	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.51%	39	55,445	\$36,888,766	\$373	\$27,434,746	\$2,149,064	74.37%
396	UNITED SECURITY ASSURANCE COMPANY OF PENNS	0.00%	388	5	\$2,165	\$0	\$0	\$49	0.00%
397	UNITED SECURITY LIFE AND HEALTH INSURANCE COI	0.00%	354	23	\$13,145	\$0	\$0	\$252	0.00%
398	UNITED STATES LIFE INSURANCE COMPANY NEW YO	0.06%	134	424	\$4,042,766	\$7,143	\$2,807,996	\$45,563	69.63%
399	UNITED TEACHER ASSOCIATES INSURANCE COMPAN	0.00%	297	194	\$82,755	\$0	\$14,044	\$1,243	16.97%
400	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	332	1,713	\$32,885	\$0	\$48,506	\$4,873	147.50%
401	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.02%	177	2,527	\$1,204,811	\$0	\$789,313	\$19,219	65.51%
402	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	239	2,725	\$347,129	\$12,312	\$755,067	\$47,387	221.06%
403	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPAN	0.00%	259	219	\$265,634	\$0	\$185,972	\$62,848	70.01%
404	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.01%	211	1,019	\$513,685	\$225,454	\$614,782	\$15,521	163.57%
405	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	369	159	\$6,842	\$0	\$23,610	\$354	345.07%
406	USAA DIRECT LIFE INSURANCE COMPANY	0.00%	365	71	\$8,000	\$0	\$0	\$7,232	0.00%
407	USAA LIFE INSURANCE COMPANY	0.29%	61	19,728	\$21,192,152	\$532,228	\$13,078,747	\$3,439,051	64.23%
408	USABLE LIFE	0.00%	340	181	\$28,871	\$0	\$109,384	\$7,202	378.87%
409	VANTIS LIFE INSURANCE COMPANY	0.00%	347	72	\$20,279	\$1,031	\$14,261	\$5,334	75.41%
410	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.56%	36	14,083	\$40,664,789	\$0	\$28,503,462	\$0	70.09%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
411	WASHINGTON NATIONAL INSURANCE COMPANY	0.02%	169	8,762	\$1,590,405	\$56,492	\$8,847,567	\$75,129	559.86%
412	WEST COAST LIFE INSURANCE COMPANY	0.19%	76	11,626	\$14,052,642	\$107,188	\$4,935,489	\$4,901,810	35.88%
413	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.08%	117	48,153	\$5,502,097	\$1,759,552	\$6,958,999	\$381,340	158.46%
414	WESTERN CATHOLIC UNION	0.14%	88	10,895	\$10,281,760	\$32,558	\$3,231,783	\$111,095	31.75%
415	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.49%	40	8,345	\$35,923,575	\$0	\$44,887,168	\$1,571	124.95%
416	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.06%	128	4,927	\$4,407,699	\$147	\$12,314,290	\$969,272	279.38%
417	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.56%	34	17,622	\$40,977,842	\$0	\$42,614,816	\$583,619	103.99%
418	WILLIAM PENN ASSOCIATION	0.01%	196	137	\$682,181	\$527	\$94,047	\$1,011	13.86%
419	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.00%	293	231	\$101,739	\$0	\$226,570	\$23,369	222.70%
420	WINDSOR LIFE INSURANCE COMPANY	0.00%	411	1	-\$1,109	\$0	\$0	\$34	0.00%
421	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	370	594	\$6,659	\$3,490	\$14,503	\$968	270.21%
422	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.07%	119	4,548	\$5,417,059	\$441,785	\$2,951,436	\$147,345	62.64%
423	WORLD CORP INSURANCE COMPANY	0.00%	411	0	\$0	\$0	\$12,969	\$0	N/A
424	WORLD INSURANCE COMPANY	0.00%	290	339	\$106,809	\$6,374	\$190,717	\$9,722	184.53%
425	ZALE LIFE INSURANCE COMPANY	0.00%	409	2	\$95	\$0	\$0	\$7	0.00%
426	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.02%	173	1,488	\$1,329,030	\$0	\$12,639,428	\$49,577	951.03%
TOTAL		100.00%		3,830,119	\$7,289,931,656	\$351,144,401	\$5,459,702,496	\$309,934,978	79.71%

**GROUP  
LIFE INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

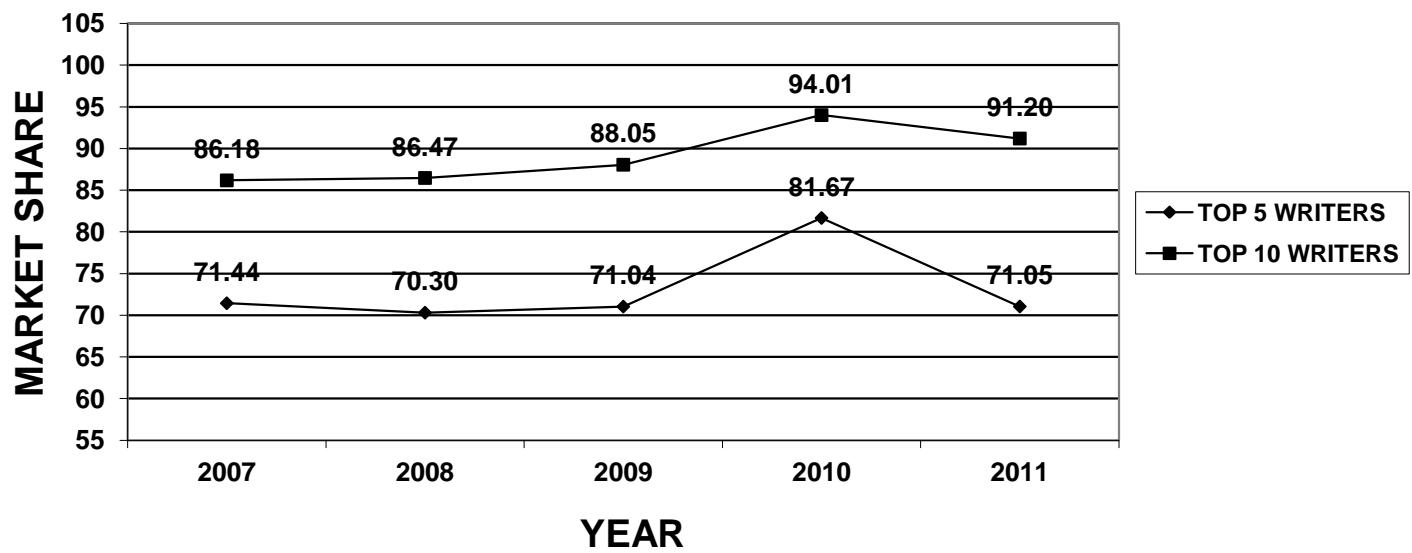
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.28%	22	1,456	\$113,849	\$0	\$22,500	\$29,673	19.76%
2	5 STAR LIFE INSURANCE COMPANY	0.02%	34	11	\$8,555	\$0	\$5,000	\$175	58.45%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	51	75	\$0	\$0	\$0	\$845	N/A
4	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	51	0	\$0	\$0	\$0	\$34,966	N/A
5	AMERICAN GENERAL LIFE AND ACCIDENT INSURA	0.00%	50	26	\$124	\$0	\$30,000	\$362	24193.55%
6	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	37	3	\$4,224	\$0	\$101,060	\$19	2392.52%
7	AMERICAN GENERAL LIFE INSURANCE COMPANY	0.00%	51	10	\$0	\$0	\$0	\$259	N/A
8	AMERICAN MEMORIAL LIFE INSURANCE COMPAN	10.05%	5	6,541	\$4,104,180	\$0	\$2,639,410	\$30,717	64.31%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.34%	21	155	\$137,664	\$4,653	\$1,013,487	\$15,928	739.58%
10	AMERICO FINANCIAL LIFE AND ANNUITY INSURAN	0.01%	43	5	\$2,768	\$0	\$0	\$20	0.00%
11	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.01%	38	5	\$4,135	\$0	\$0	\$505	0.00%
12	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.01%	44	24	\$2,570	\$0	\$0	\$355	0.00%
13	CANADA LIFE ASSURANCE COMPANY	0.00%	51	12	\$0	\$0	\$0	\$399	N/A
14	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.01%	36	156	\$4,324	\$0	\$55,259	\$937	1277.96%
15	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	51	88	\$0	\$0	\$0	\$4,996	N/A
16	CMFG LIFE INSURANCE COMPANY	5.71%	7	6,058	\$2,332,723	\$0	\$635,736	\$50,317	27.25%
17	COLONIAL PENN LIFE INSURANCE COMPANY	0.59%	17	596	\$240,260	\$0	\$73,270	\$6,039	30.50%
18	COLUMBIAN LIFE INSURANCE COMPANY	0.04%	33	82	\$14,603	\$0	\$22,053	\$351	151.02%
19	COMBINED INSURANCE CO OF AMERICA	0.11%	25	381	\$44,102	\$0	\$36,756	\$3,144	83.34%
20	COMPANION LIFE INSURANCE COMPANY	0.46%	19	76	\$186,689	\$0	\$197,567	\$62,953	105.83%
21	CONSECO LIFE INSURANCE CO	0.00%	51	19	\$0	\$0	\$7,612	\$183	N/A
22	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	51	0	\$0	\$0	\$0	-\$32	N/A
23	CONTINENTAL AMERICAN INSURANCE COMPANY	0.05%	31	292	\$21,726	\$0	\$20,112	\$27,406	92.57%
24	CONTINENTAL ASSURANCE COMPANY	0.00%	47	247	\$1,177	\$0	\$18,773	\$0	1594.99%
25	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.04%	32	0	\$15,913	\$0	\$7,500	\$0	47.13%
26	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.66%	15	1,807	\$270,302	\$0	\$239,200	\$12,959	88.49%
27	FORETHOUGHT LIFE INSURANCE COMPANY	12.01%	3	15,530	\$4,905,501	\$0	\$6,150,192	\$76,226	125.37%
28	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.06%	30	63	\$25,807	\$0	\$0	\$212	0.00%
29	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	51	3	\$0	\$0	\$0	\$12	N/A
30	GENWORTH LIFE INSURANCE COMPANY	0.00%	51	50	\$0	\$0	\$0	\$5,793	N/A
31	GLOBE LIFE AND ACCIDENT INSURANCE COMPAN	4.19%	8	21,218	\$1,710,823	\$0	\$238,714	\$308,854	13.95%
32	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	51	68	\$0	\$0	\$27,105	\$340	N/A
33	GREAT WESTERN INSURANCE COMPANY	1.95%	9	1,657	\$797,259	\$0	\$562,870	\$7,862	70.60%
34	HOMESTEADERS LIFE COMPANY	11.24%	4	10,547	\$4,589,823	\$0	\$2,890,476	\$45,784	62.98%
35	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	51	0	\$0	\$0	\$145,545	\$2,554	N/A
36	ING USA ANNUITY AND LIFE INSURANCE COMPAN	0.00%	51	1	\$0	\$0	\$0	\$1,309	N/A
37	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	48	2	\$370	\$0	\$0	\$8	0.00%
38	INVESTORS HERITAGE LIFE INSURANCE COMPAN	0.01%	41	25	\$3,939	\$0	\$11,679	\$127	296.50%
39	JOHN HANCOCK LIFE INSURANCE COMPANY (USA	0.01%	39	3	\$4,068	\$1,123	\$193,986,710	\$1,124	4768629.13%
40	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	49	16	\$268	\$0	\$0	\$47	0.00%
41	LIFESECURE INSURANCE COMPANY	0.00%	51	0	\$0	\$0	\$0	\$10	N/A
42	LINCOLN HERITAGE LIFE INSURANCE COMPANY	7.05%	6	1,170	\$2,878,003	\$0	\$326,849	\$6,266	11.36%
43	MASSACHUSETTS MUTUAL LIFE INSURANCE COM	0.09%	28	24	\$37,705	\$0	\$367,419	\$5,517	974.46%
44	MEGA LIFE AND HEALTH INSURANCE COMPANY T	0.00%	51	0	\$0	\$0	\$0	\$1	N/A
45	METLIFE INVESTORS INSURANCE COMPANY	0.00%	51	20	\$0	\$0	\$206,367	\$2,390	N/A
46	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.01%	42	6	\$3,500	\$0	\$0	\$139	0.00%
47	MONUMENTAL LIFE INSURANCE COMPANY	0.81%	14	1,487	\$331,494	\$0	\$367,536	\$7,486	110.87%
48	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.58%	18	529	\$237,047	\$0	\$0	\$35,140	0.00%
49	NATIONAL FARMERS UNION LIFE INSURANCE CO	0.01%	45	16	\$2,069	\$0	\$0	\$371	0.00%
50	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	14.06%	2	5,029	\$5,743,802	\$492	\$1,049,253	\$14,460	18.28%
51	NEW YORK LIFE INSURANCE COMPANY	23.70%	1	17,372	\$9,679,933	\$1,668	\$5,182,259	\$179,740	53.55%
52	NORTH AMERICAN COMPANY FOR LIFE AND HEAL	0.11%	24	65	\$44,595	\$0	\$26,300	\$6,674	58.98%
53	OXFORD LIFE INSURANCE COMPANY	0.00%	51	3	\$0	\$0	\$0	\$91	N/A
54	PEKIN LIFE INSURANCE COMPANY	0.18%	23	56	\$72,061	\$0	\$35,193	\$392	48.84%
55	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	51	1	\$0	\$0	\$0	\$6	N/A
56	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	51	1	\$0	\$0	\$0	\$65	N/A
57	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	46	20	\$1,574	\$0	\$78,741,279	\$3,539	5002622.55%
58	RELIABLE LIFE INSURANCE COMPANY	0.00%	51	14	\$0	\$0	\$635	\$92	N/A
59	S USA LIFE INSURANCE COMPANY INC	0.02%	35	2	\$6,512	\$0	\$30,960	\$624	475.43%
60	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	51	18	\$0	\$0	\$105,000	\$685	N/A
61	SETTLERS LIFE INSURANCE COMPANY	0.01%	40	116	\$3,985	\$0	\$8,769	\$251	220.05%
62	STONEBRIDGE LIFE INSURANCE COMPANY	0.92%	13	1,530	\$377,497	\$0	\$618,647	\$7,677	163.88%
63	TRANS WORLD ASSURANCE COMPANY	0.00%	51	0	\$0	\$0	\$0	\$34,351	N/A
64	TRANSAMERICA FINANCIAL LIFE INSURANCE CON	0.09%	27	2	\$38,612	\$0	\$0	\$0	0.00%
65	TRANSAMERICA LIFE INSURANCE COMPANY	1.26%	10	61	\$513,753	\$0	\$201,866	\$137,932	39.29%
66	TRUSTMARK INSURANCE COMPANY	0.00%	51	0	\$0	\$0	\$267	\$0	N/A
67	UNIFIED LIFE INSURANCE COMPANY	1.03%	12	1,386	\$420,105	\$0	\$139,875	\$3,344	33.30%
68	UNION BANKERS INSURANCE COMPANY	0.00%	51	0	\$0	\$0	\$0	-\$16	N/A
69	UNION FIDELITY LIFE INSURANCE COMPANY	0.62%	16	1,468	\$252,797	\$0	\$362,287	\$4,237	143.31%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

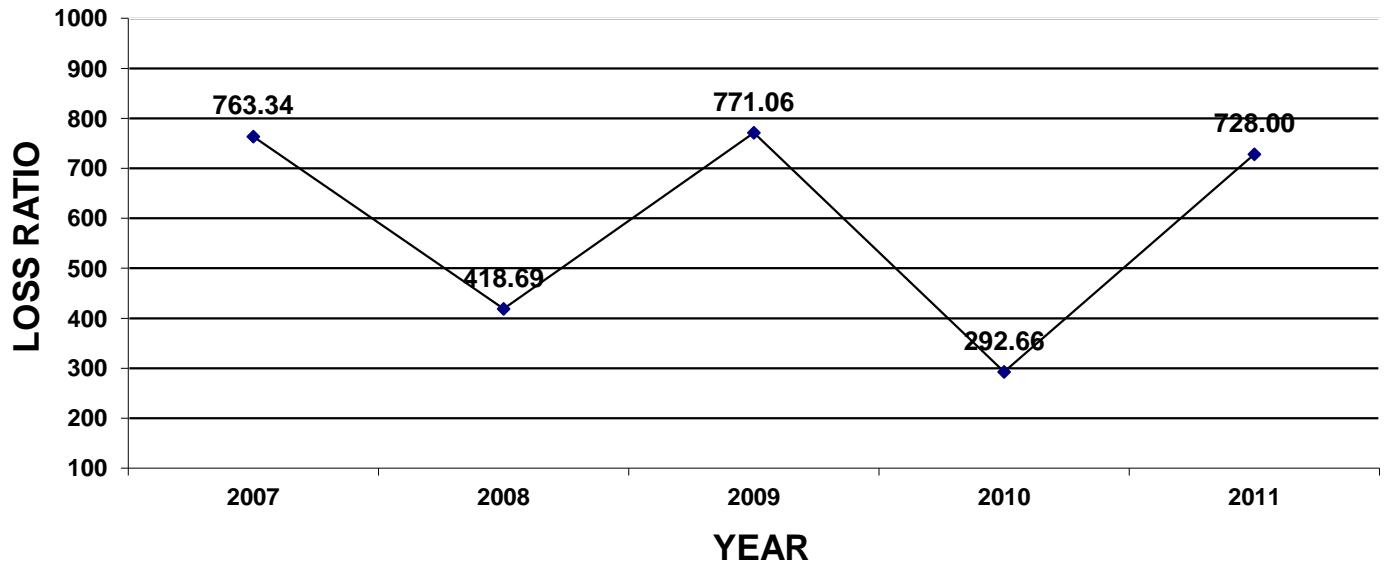
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	UNION LABOR LIFE INSURANCE COMPANY	0.10%	26	126	\$39,129	\$0	\$28,625	\$857	73.16%
71	UNION SECURITY INSURANCE COMPANY	0.42%	20	1,064	\$170,855	\$0	\$274,718	\$5,769	160.79%
72	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	51	8	\$0	\$0	\$4,976	\$21	N/A
73	UNITY FINANCIAL LIFE INSURANCE COMPANY	1.03%	11	601	\$420,794	\$0	\$171,711	\$1,735	40.81%
74	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	51	20	\$0	\$0	\$0	\$261	N/A
75	WEST COAST LIFE INSURANCE COMPANY	0.07%	29	3	\$27,479	\$0	\$0	\$2,973	0.00%
<b>TOTAL</b>		<b>100.00%</b>		<b>99,526</b>	<b>\$40,851,047</b>	<b>\$7,936</b>	<b>\$297,389,377</b>	<b>\$1,196,808</b>	<b>728.00%</b>

## MISSOURI GROUP WHOLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.38%	29	23,966	\$1,705,852	\$0	\$1,211,770	\$895,653	71.04%
2	AAA LIFE INSURANCE COMPANY	0.43%	26	4,293	\$1,937,115	\$0	\$650,407	\$436,572	33.58%
3	AETNA LIFE INSURANCE COMPANY	2.86%	9	40,077	\$12,788,176	\$0	\$18,765,489	\$4,670,760	146.74%
4	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	130	3	\$2,310	\$0	\$0	\$125	0.00%
5	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMER	0.01%	90	7	\$41,296	\$0	\$14,859	\$2,024	35.98%
6	ALLSTATE LIFE INSURANCE COMPANY	0.20%	40	2,414	\$874,085	\$0	\$867,931	\$54,148	99.30%
7	AMALGAMATED LIFE INSURANCE COMPANY	0.06%	58	10,437	\$275,624	\$0	\$106,582	\$405,297	38.67%
8	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.01%	87	176	\$51,224	\$0	\$9,000	\$4,593	17.57%
9	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.02%	76	6	\$99,017	\$0	\$119,662	\$12,252	120.85%
10	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COI	0.04%	65	2,897	\$159,607	\$0	\$60,400	\$33,152	37.84%
11	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF CO	0.01%	94	142	\$29,602	\$0	\$121,879	\$3,163	411.73%
12	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.12%	49	1,577	\$522,593	\$182,829	\$93,500	\$138,731	52.88%
13	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	105	286	\$15,699	\$0	\$10,000	\$2,173	63.70%
14	AMERICAN GENERAL ASSURANCE COMPANY	0.14%	46	2,827	\$635,530	\$0	\$265,404	\$147,605	41.76%
15	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	92	155	\$38,203	\$0	\$30,919	\$8,275	80.93%
16	AMERICAN GENERAL LIFE INSURANCE COMPANY OF I	0.04%	63	1,455	\$176,207	\$0	\$110,000	\$49,599	62.43%
17	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	114	30	\$9,933	\$0	\$0	\$1,186	0.00%
18	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.04%	64	1,774	\$175,778	\$0	\$160,750	\$44,569	91.45%
19	AMERICAN INCOME LIFE INSURANCE CO	0.00%	117	1	\$6,870	\$0	\$2,500	\$256	36.39%
20	AMERICAN MEDICAL SECURITY LIFE INSURANCE COM	0.02%	79	715	\$82,002	\$0	\$30,000	\$7,077	36.58%
21	AMERICAN NATIONAL INSURANCE COMPANY	0.05%	59	1,141	\$239,779	\$0	\$26,795	\$152,765	11.17%
22	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.00%	144	2	\$502	\$0	\$0	\$47	0.00%
23	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	148	0	\$223	\$0	\$0	\$0	0.00%
24	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.20%	38	5,004	\$916,983	\$0	\$627,500	\$265,817	68.43%
25	AMERICAN UNITED LIFE INSURANCE COMPANY	0.39%	28	13,646	\$1,730,398	\$0	\$1,062,200	\$725,736	61.38%
26	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE C	0.00%	98	28	\$21,702	\$0	\$0	\$3,959	0.00%
27	ANTHEM LIFE INSURANCE COMPANY	1.90%	17	77,501	\$4,845,515	\$0	\$3,836,908	\$2,560,233	45.22%
28	ASSURITY LIFE INSURANCE COMPANY	0.01%	95	8	\$29,064	\$0	\$9,124	\$192	31.39%
29	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.08%	53	964	\$340,980	\$0	\$294,542	\$42,915	86.38%
30	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	121	14	\$4,385	\$0	\$0	\$535	0.00%
31	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	152	239	\$0	\$0	\$0	\$6,643	N/A
32	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	109	55	\$11,797	\$0	\$0	\$0	0.00%
33	BALBOA LIFE INSURANCE COMPANY	0.00%	124	8	\$4,027	\$0	\$0	\$819	0.00%
34	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	127	8	\$2,742	\$0	\$2,745	\$199	100.11%
35	BANKERS LIFE AND CASUALTY COMPANY	0.00%	152	0	\$0	\$0	\$457	\$0	N/A
36	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	150	4	\$113	\$0	\$0	\$0	0.00%
37	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.01%	86	685	\$54,435	\$0	\$7,000	\$7,653	12.86%
38	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	152	104	-\$11,694	\$0	\$34,381	\$2,134	-294.01%
39	CHURCH LIFE INSURANCE CORPORATION	0.04%	61	297	\$178,521	\$0	\$66,000	\$17,400	36.97%
40	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	126	14	\$3,080	\$0	\$2,000	\$0	64.94%
41	CITIZENS SECURITY LIFE INS CO	0.00%	131	2	\$1,871	\$0	\$0	\$270	0.00%
42	CMFG LIFE INSURANCE COMPANY	0.39%	27	3,448	\$1,733,965	\$0	\$942,893	\$299,837	54.38%
43	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.03%	73	393	\$126,108	\$0	\$250,000	\$22,710	198.24%
44	COLONIAL PENN LIFE INSURANCE COMPANY	0.09%	51	1,081	\$408,028	\$0	\$216,244	\$19,470	53.00%
45	COMBINED INSURANCE CO OF AMERICA	0.01%	85	383	\$55,595	\$0	\$5,385	\$510	9.69%
46	COMMONWEALTH ANNUITY AND LIFE INSURANCE COI	0.00%	152	1	\$0	\$0	\$0	\$0	N/A
47	CONNECTICUT GENERAL LIFE INS CO	0.02%	75	17	\$104,298	\$0	\$20,839	\$24	19.98%
48	CONTINENTAL ASSURANCE COMPANY	0.00%	106	7	\$13,958	\$0	\$115,090	\$0	824.55%
49	COUNTRY LIFE INSURANCE COMPANY	0.03%	71	5	\$132,527	\$0	\$22,434	\$247	16.93%
50	CROWN LIFE INSURANCE COMPANY	0.00%	129	7	\$2,538	\$0	\$0	\$482	0.00%
51	EMC NATIONAL LIFE COMPANY	0.19%	42	6,315	\$869,557	\$0	\$818,424	\$599,700	94.12%
52	EPIC LIFE INSURANCE COMPANY THE	0.01%	96	214	\$26,216	\$0	\$0	\$6,156	0.00%
53	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	118	3	\$4,893	\$0	\$479,184	\$353,007	9793.26%
54	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOI	0.08%	52	670	\$377,067	\$0	\$154,000	\$45,685	40.84%
55	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	152	6	\$0	\$0	\$0	\$554,020	N/A
56	FEDERATED LIFE INSURANCE COMPANY	0.06%	57	1,892	\$279,458	\$0	\$53,250	\$37,408	19.05%
57	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE II	0.02%	77	164	\$85,165	\$0	\$0	\$6,340	0.00%
58	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.29%	35	23,866	\$1,283,965	\$0	\$720,334	\$926,810	56.10%
59	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	132	4	\$1,406	\$0	\$3,506	\$172	249.36%
60	FORT DEARBORN LIFE INSURANCE COMPANY	0.48%	25	19,213	\$2,138,714	\$0	\$1,261,367	\$884,720	58.98%
61	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.03%	70	1	\$133,476	\$0	\$159,653	\$1,147	119.61%
62	GERBER LIFE INSURANCE COMPANY	0.02%	78	507	\$84,582	\$0	\$65,785	\$1,623	77.78%
63	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	1.90%	16	54,894	\$8,506,187	\$0	\$5,575,469	\$635,451	65.55%
64	GOLDEN RULE INSURANCE COMPANY	0.04%	60	1,421	\$183,802	\$0	\$50,000	\$122,395	27.20%
65	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.07%	56	1,414	\$291,379	\$0	\$270,415	\$169,127	92.81%
66	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	138	3	\$801	\$0	\$0	\$550	0.00%
67	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	151	0	\$6	\$0	\$0	\$9	0.00%
68	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.26%	36	1,079	\$1,176,436	\$0	\$2,384,931	\$601,771	202.73%
69	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	93	61	\$31,223	\$0	\$1,148	\$824	3.68%
70	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	2.79%	10	105,919	\$12,502,373	\$0	\$7,910,483	\$5,431,233	63.27%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

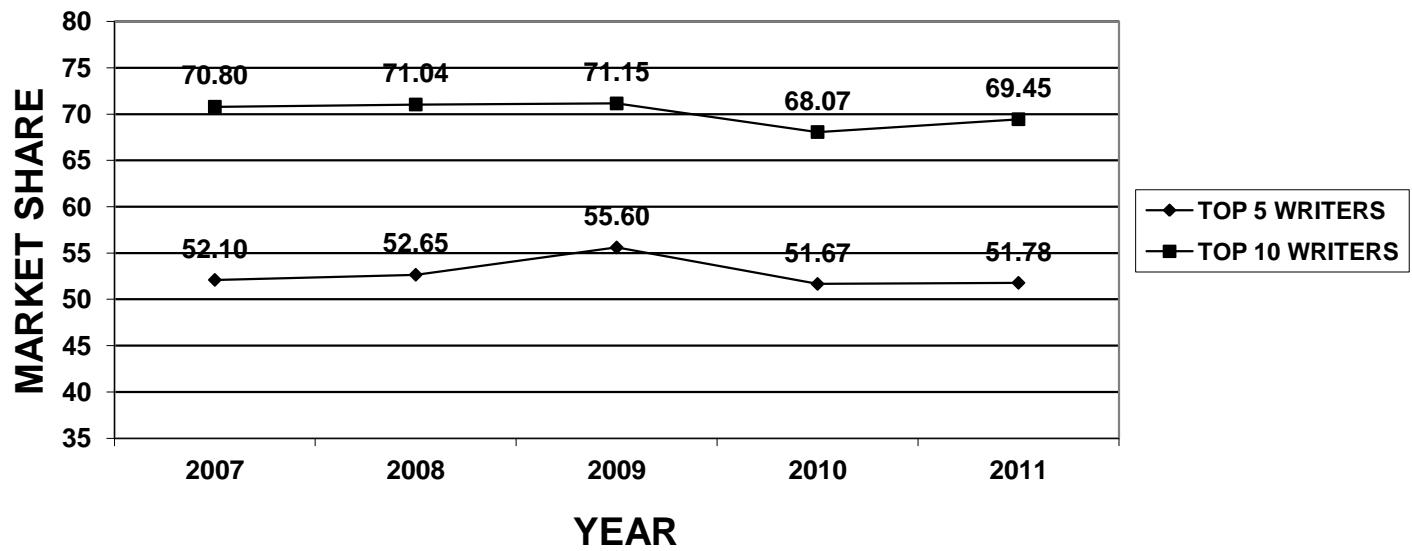
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	10.68%	2	192,570	\$47,828,281	\$0	\$37,955,611	\$20,877,131	79.36%
72	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.00%	147	2	\$289	\$0	\$0	\$0	0.00%
73	HARTFORD LIFE INSURANCE COMPANY	0.13%	47	1,738	\$574,022	\$0	\$241,262	\$140,438	42.03%
74	HCC LIFE INSURANCE COMPANY	0.00%	100	437	\$19,394	\$0	\$15,000	\$5,776	77.34%
75	HM LIFE INSURANCE COMPANY	0.00%	104	0	\$16,560	\$0	\$0	\$0	0.00%
76	HORACE MANN LIFE INSURANCE COMPANY	0.01%	84	280	\$55,868	\$0	\$110,000	\$15,954	196.89%
77	HUMANA INSURANCE COMPANY	0.29%	34	14,060	\$1,302,683	\$0	\$403,335	\$361,502	30.96%
78	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.12%	48	1,375	\$547,635	\$0	\$210,983	\$96,329	38.53%
79	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	139	7	\$755	\$0	\$0	\$11	0.00%
80	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	152	0	\$0	\$0	\$0	\$58,237	N/A
81	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	141	1	\$586	\$0	\$0	\$200	0.00%
82	JOHN ALDEN LIFE INSURANCE COMPANY	0.03%	72	1,702	\$129,221	\$0	\$102,295	\$37,829	79.16%
83	KANAWHA INSURANCE COMPANY	0.32%	32	5,692	\$1,422,343	\$0	\$988,789	\$811,595	69.52%
84	KANSAS CITY LIFE INSURANCE COMPANY	0.57%	24	336	\$2,566,205	\$0	\$1,701,291	\$936,740	66.30%
85	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	112	47	\$10,467	\$0	\$22,000	\$3,101	210.18%
86	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.72%	23	19,053	\$3,244,619	\$0	\$1,665,549	\$2,286,883	51.33%
87	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.38%	30	6,947	\$1,681,578	\$0	\$366,171	\$141,577	21.78%
88	LIFE INSURANCE COMPANY OF NORTH AMERICA	3.37%	8	77	\$15,068,558	\$0	\$13,398,947	\$5,118,230	88.92%
89	LINCOLN BENEFIT LIFE COMPANY	0.00%	135	3	\$902	\$0	\$0	\$300	0.00%
90	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	134	5	\$1,030	\$0	\$0	\$27	0.00%
91	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.01%	89	131	\$43,183	\$0	\$104,000	\$7,062	240.84%
92	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.07%	14	104,427	\$9,247,737	\$0	\$7,774,914	\$4,687,784	84.07%
93	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	145	1	\$466	\$0	\$0	\$75	0.00%
94	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	102	18	\$18,678	\$0	\$0	\$2,300	0.00%
95	MANHATTAN LIFE INSURANCE COMPANY	0.00%	152	8	\$0	\$0	\$0	\$40	N/A
96	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	111	60	\$10,574	\$0	\$0	\$1,759	0.00%
97	MEMBERS LIFE INSURANCE COMPANY	0.00%	128	16	\$2,582	\$0	\$4,700	\$68	182.03%
98	MERIT LIFE INSURANCE CO	0.03%	66	257	\$153,637	\$0	\$25,507	\$8,162	16.60%
99	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	152	35,527	\$0	\$0	\$993,643	\$7,641	N/A
100	METROPOLITAN LIFE INSURANCE COMPANY	18.46%	1	774,890	\$82,666,709	\$0	\$207,066,089	\$41,347,534	250.48%
101	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TI	0.00%	149	0	\$198	\$0	\$0	\$0	0.00%
102	MINNESOTA LIFE INSURANCE COMPANY	5.13%	5	91,145	\$22,985,706	\$0	\$21,195,751	\$9,149,416	92.21%
103	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CON	0.30%	33	43,476	\$1,327,490	\$0	\$360,000	\$434,760	27.12%
104	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	110	10	\$11,671	\$0	\$0	\$3,561	0.00%
105	MONUMENTAL LIFE INSURANCE COMPANY	0.15%	45	683	\$678,025	\$0	\$554,614	\$77,669	81.80%
106	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	103	61	\$17,379	\$0	\$50,840	\$515	292.54%
107	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	101	1,250	\$19,178	\$0	\$467,123	\$6,438	2435.72%
108	NATIONAL HEALTH INSURANCE COMPANY	0.00%	146	3	\$330	\$0	\$0	\$20	0.00%
109	NEW YORK LIFE INSURANCE COMPANY	3.54%	7	31,494	\$15,862,091	\$700,415	\$10,882,844	\$1,869,666	73.02%
110	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	115	99	\$8,961	\$0	\$0	\$4,075	0.00%
111	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.00%	152	1	\$0	\$0	\$0	\$9	N/A
112	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	107	0	\$12,946	\$0	\$0	\$0	0.00%
113	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	97	25	\$25,393	\$0	\$15,500	\$3,461	61.04%
114	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	108	48	\$12,502	\$0	\$0	\$4,701	0.00%
115	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.00%	152	1	\$0	\$0	\$0	\$14	N/A
116	PHOENIX LIFE INSURANCE COMPANY	0.00%	140	22	\$745	\$0	\$0	\$204	0.00%
117	PIONEER AMERICAN INSURANCE COMPANY	0.00%	125	11	\$3,252	\$0	\$0	\$533	0.00%
118	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	143	2	\$564	\$0	\$0	\$128	0.00%
119	PRINCIPAL LIFE INSURANCE COMPANY	2.40%	11	89,350	\$10,756,695	\$0	\$9,122,120	\$3,889,451	84.80%
120	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	137	10	\$867	\$0	\$276,682	\$1,949	31912.57%
121	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.01%	81	39	\$65,347	\$0	\$513,885	\$4,715	786.39%
122	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAI	0.00%	142	4	\$572	\$0	\$0	\$324	0.00%
123	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	8.86%	3	256,757	\$39,668,594	\$602,234	\$63,605,566	\$23,307,231	161.86%
124	REASSURE AMERICA LIFE INSURANCE COMPANY	0.03%	67	185	\$148,200	\$0	\$527,461	\$8,277	355.91%
125	RELIANCE STANDARD LIFE INSURANCE COMPANY	2.38%	12	76,174	\$10,662,426	\$0	\$9,133,780	\$4,540,386	85.66%
126	RELIASTAR LIFE INSURANCE COMPANY	1.67%	18	99,891	\$7,499,538	\$7,763	\$6,476,659	\$3,059,078	86.46%
127	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	88	18	\$43,581	\$0	\$114,221	\$479	262.09%
128	SEARS LIFE INSURANCE COMPANY	0.10%	50	1,285	\$454,028	\$0	\$245,286	\$24,712	54.02%
129	SECURIAN LIFE INSURANCE COMPANY	0.04%	62	519	\$177,690	\$0	\$29,500	\$82,915	16.60%
130	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	119	56	\$4,705	\$0	\$0	\$1,002	0.00%
131	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	152	0	\$0	\$0	\$0	\$35,831	N/A
132	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	82	40	\$64,490	\$0	\$120,145	\$11,562	186.30%
133	SHELTER LIFE INSURANCE COMPANY	0.19%	41	2,762	\$872,600	\$0	\$627,000	\$205,187	71.85%
134	STANDARD INSURANCE COMPANY	8.65%	4	184,564	\$38,709,994	\$0	\$33,688,306	\$10,069,793	87.03%
135	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	122	22	\$4,304	\$0	\$0	\$350	0.00%
136	STARMOUNT LIFE INSURANCE COMPANY	0.00%	123	13	\$4,231	\$0	\$0	\$150	0.00%
137	STATE FARM LIFE INSURANCE COMPANY	0.19%	43	5,192	\$864,696	\$0	\$2,240,367	\$353,885	259.09%
138	STONEBRIDGE LIFE INSURANCE COMPANY	0.33%	31	7,244	\$1,474,860	\$0	\$654,546	\$140,543	44.38%
139	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.18%	44	9,609	\$827,056	\$0	\$406,185	\$249,731	49.11%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

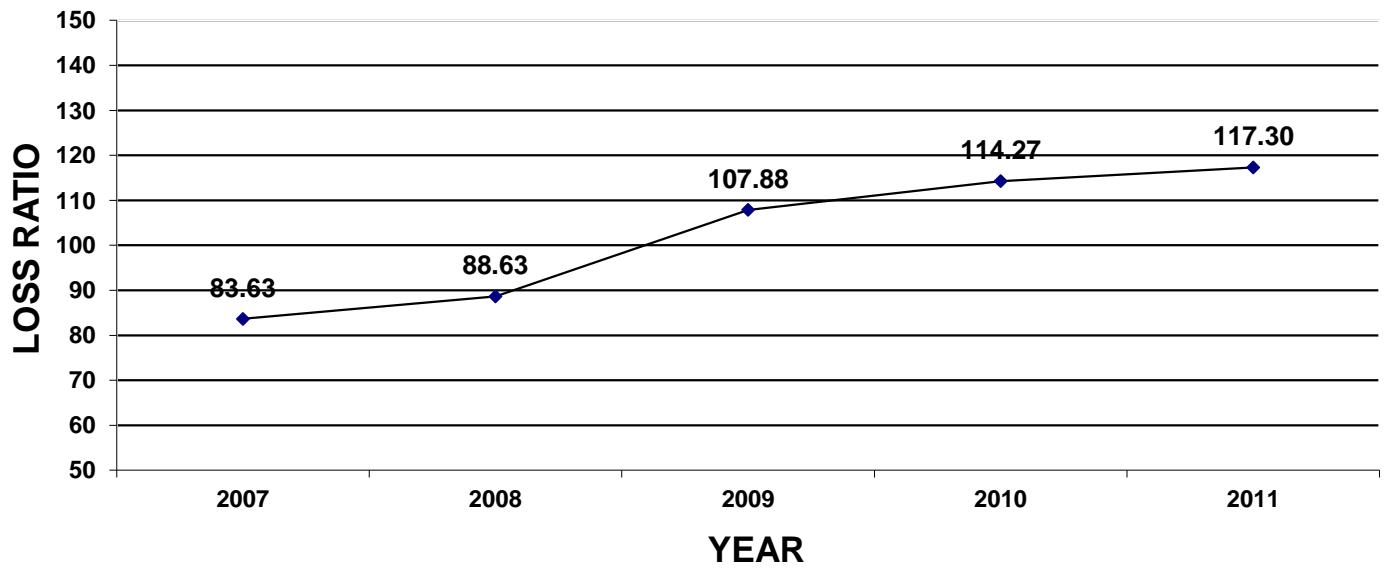
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
140	SUN LIFE ASSURANCE COMPANY OF CANADA	2.22%	13	94,286	\$9,930,014	\$0	\$5,826,478	\$5,129,246	58.68%
141	SYMETRA LIFE INSURANCE COMPANY	0.02%	80	389	\$79,548	\$0	\$38,100	\$9,736	47.90%
142	TIME INSURANCE COMPANY	0.03%	68	1,313	\$138,829	\$0	\$58,988	\$37,375	42.49%
143	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.01%	91	38	\$38,725	\$0	\$0	\$1,150	0.00%
144	TRANSAMERICA LIFE INSURANCE COMPANY	0.07%	55	142	\$302,456	\$0	\$281,897	\$42,793	93.20%
145	TRUSTMARK INSURANCE COMPANY	0.00%	113	135	\$10,320	\$0	\$1,957	\$7,435	18.96%
146	TRUSTMARK LIFE INSURANCE COMPANY	0.03%	69	826	\$138,139	\$0	\$55,614	\$19,335	40.26%
147	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	152	0	\$0	\$0	\$64,741	\$0	N/A
148	UNIMERICA INSURANCE COMPANY	1.00%	21	24,770	\$4,465,062	\$0	\$3,997,737	\$2,272,399	89.53%
149	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	74	891	\$111,252	\$0	\$116,517	\$18,752	104.73%
150	UNION LABOR LIFE INSURANCE COMPANY	0.20%	39	17,144	\$906,331	\$13,001	\$736,422	\$125,374	82.69%
151	UNION SECURITY INSURANCE COMPANY	1.31%	20	36,192	\$5,845,264	\$0	\$3,414,487	\$1,773,761	58.41%
152	UNITED AMERICAN INSURANCE COMPANY	0.00%	133	5	\$1,321	\$0	\$0	\$104	0.00%
153	UNITED HEALTHCARE INSURANCE COMPANY	0.82%	22	1,505	\$3,667,803	\$0	\$1,358,405	\$3,235,733	37.04%
154	UNITED INVESTORS LIFE INSURANCE COMPANY	0.07%	54	1,411	\$307,882	\$0	\$410,000	\$49,410	133.17%
155	UNITED LIFE INSURANCE COMPANY	0.00%	116	31	\$8,949	\$0	\$5,019	\$2,291	56.08%
156	UNITED OF OMAHA LIFE INSURANCE COMPANY	2.00%	15	47,325	\$8,937,951	\$0	\$4,667,685	\$3,111,085	52.22%
157	UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY	0.00%	120	21	\$4,412	\$0	\$0	\$610	0.00%
158	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.25%	37	2,563	\$1,121,924	\$0	\$2,339,962	\$482,124	208.57%
159	UNUM LIFE INSURANCE COMPANY OF AMERICA	5.11%	6	123,088	\$22,865,169	\$0	\$12,158,211	\$9,267,937	53.17%
160	USABLE LIFE	1.50%	19	2,364	\$6,699,502	\$0	\$3,084,010	\$3,542,923	46.03%
161	VANTIS LIFE INSURANCE COMPANY	0.00%	136	3	\$868	\$0	\$0	\$275	0.00%
162	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	99	82	\$20,207	\$0	\$527,331	\$1,288	2609.65%
163	WORLD INSURANCE COMPANY	0.00%	152	24	\$0	\$0	\$0	\$345	N/A
164	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.01%	83	262	\$55,923	\$0	\$26,628	\$8,252	47.62%
<b>TOTAL</b>		<b>100.00%</b>		<b>2,832,492</b>	<b>\$447,738,187</b>	<b>\$1,506,242</b>	<b>\$523,710,194</b>	<b>\$185,062,694</b>	<b>117.30%</b>

## MISSOURI GROUP TERM LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

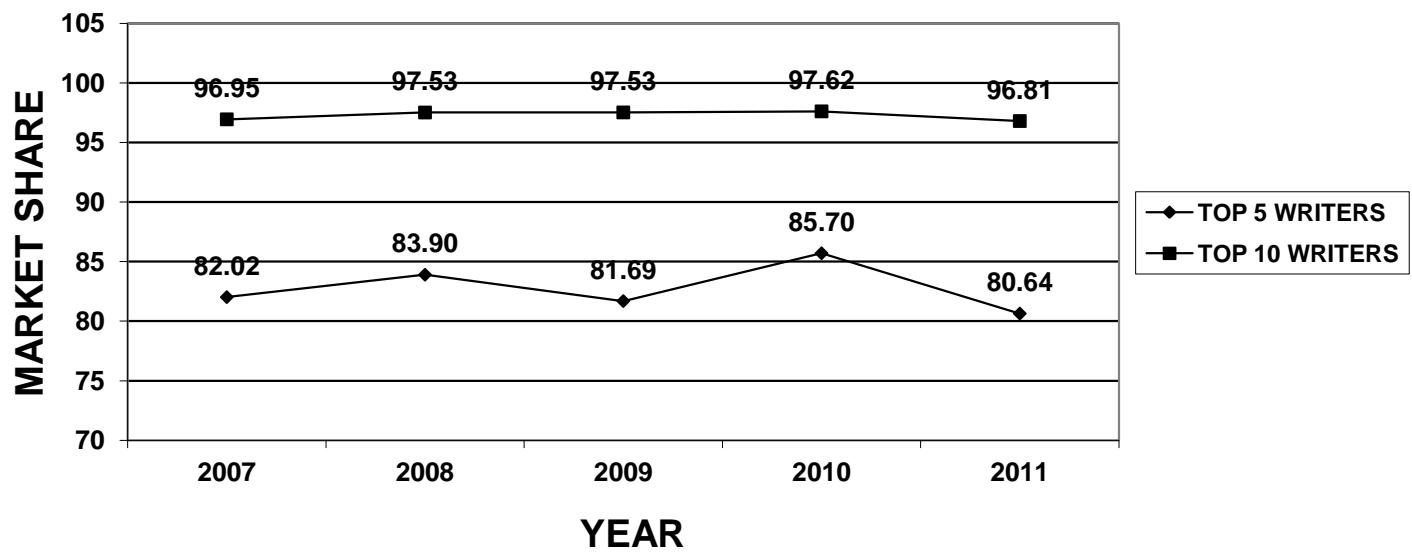


**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP UNIVERSAL LIFE**

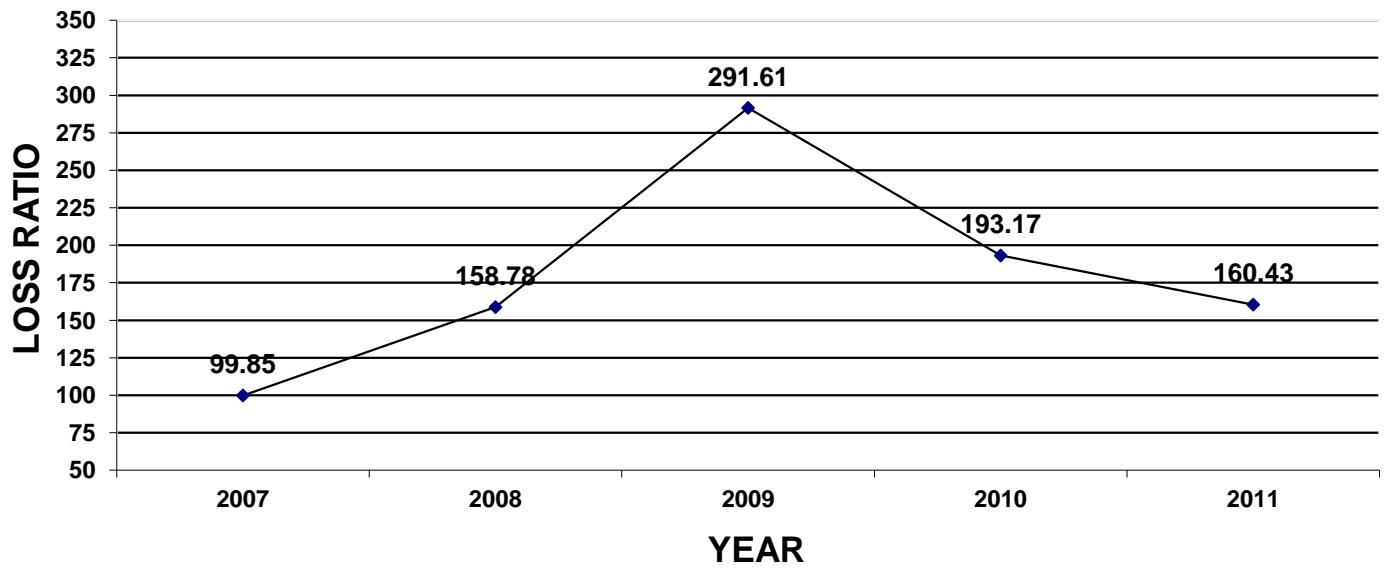
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.18%	17	106	\$57,559	\$0	\$55,653	\$7,300	96.69%
2	AETNA LIFE INSURANCE COMPANY	0.14%	19	52	\$43,951	\$0	\$0	\$0	0.00%
3	AMERICAN GENERAL LIFE INSURANCE CO	0.19%	16	153	\$60,997	\$0	\$188,753	\$4,516	309.45%
4	AMERICAN GENERAL LIFE INSURANCE COMPANY C	0.14%	18	147	\$45,692	\$0	\$57,069	\$6,286	124.90%
5	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.32%	13	445	\$103,429	\$0	\$19,933	\$16,443	19.27%
6	AMERICAN NATIONAL INSURANCE COMPANY	4.26%	7	2,396	\$1,356,785	\$0	\$307,300	\$286,371	22.65%
7	AVIVA LIFE AND ANNUITY COMPANY	0.03%	25	3	\$9,425	\$0	\$726,568	\$6,344	7708.94%
8	COMMONWEALTH ANNUITY AND LIFE INSURANCE C	0.00%	34	1	\$0	\$0	\$450	\$0	N/A
9	CONNECTICUT GENERAL LIFE INS CO	7.86%	4	4,421	\$2,502,312	\$0	\$1,521,115	\$572,549	60.79%
10	CONTINENTAL ASSURANCE COMPANY	0.00%	34	46	\$0	\$0	\$0	\$4	N/A
11	GENWORTH LIFE INSURANCE COMPANY	1.07%	10	36	\$340,000	\$0	\$0	\$34,506	0.00%
12	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.30%	14	27	\$96,435	\$0	\$0	\$9	0.00%
13	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.10%	20	19	\$32,246	\$0	\$666,264	\$4,964	2066.19%
14	HARTFORD LIFE INSURANCE COMPANY	0.01%	27	51	\$4,767	\$0	\$90,472	\$4,224	1897.88%
15	ING LIFE INSURANCE AND ANNUITY COMPANY	0.22%	15	282	\$71,306	\$0	\$175,704	\$10,057	246.41%
16	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	30	1	\$2,400	\$0	\$0	\$125	0.00%
17	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	34	46	\$0	\$0	\$84,104	\$1,711	N/A
18	LINCOLN BENEFIT LIFE COMPANY	0.06%	21	4	\$18,629	\$0	\$0	\$1,575	0.00%
19	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	6.59%	5	420	\$2,098,149	\$0	\$0	\$416,112	0.00%
20	METROPOLITAN LIFE INSURANCE COMPANY	43.15%	1	50,024	\$13,736,276	\$0	\$33,737,114	\$4,217,025	245.61%
21	MINNESOTA LIFE INSURANCE COMPANY	11.30%	3	5,948	\$3,597,370	\$0	\$3,485,546	\$864,519	96.89%
22	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	34	1	\$0	\$0	\$331,979	\$9,170	N/A
23	MONY LIFE INSURANCE COMPANY	0.05%	23	9	\$15,342	\$0	\$123	\$1,783	0.80%
24	MONY LIFE INSURANCE COMPANY OF AMERICA	0.51%	12	452	\$163,367	\$0	\$193,155	\$19,712	118.23%
25	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.05%	22	25	\$17,175	\$0	\$51,443	\$618	299.52%
26	NEW YORK LIFE INSURANCE AND ANNUITY CORP	0.03%	26	2	\$8,536	\$0	\$0	\$7,317	0.00%
27	PENN INSURANCE AND ANNUITY COMPANY THE	0.01%	29	7	\$2,458	\$0	\$0	\$144	0.00%
28	PHOENIX LIFE INSURANCE COMPANY	0.00%	32	4	\$135	\$0	\$0	\$52	0.00%
29	PRINCIPAL LIFE INSURANCE COMPANY	2.47%	9	1,244	\$787,428	\$0	\$559,286	\$97,488	71.03%
30	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	0.00%	31	1	\$1,042	\$0	\$0	\$90	0.00%
31	PRUDENTIAL INSURANCE COMPANY OF AMERICA T	11.74%	2	24,179	\$3,735,653	\$56,713	\$5,989,835	\$2,214,032	161.86%
32	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	34	0	\$0	\$0	\$0	\$5,307	N/A
33	SECURIAN LIFE INSURANCE COMPANY	0.05%	24	19	\$15,096	\$0	\$1,195	\$2,446	7.92%
34	SETTLERS LIFE INSURANCE COMPANY	0.00%	34	4	\$0	\$0	\$2,331	\$67	N/A
35	SURETY LIFE INSURANCE COMPANY	0.00%	34	1	\$0	\$0	\$0	\$145	N/A
36	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	0.01%	28	1	\$2,690	\$0	\$0	\$0	0.00%
37	TRANSAMERICA LIFE INSURANCE COMPANY	4.05%	8	327	\$1,287,737	\$0	\$2,170,991	\$165,003	168.59%
38	TRUSTMARK INSURANCE COMPANY	4.32%	6	4,502	\$1,375,419	\$0	\$592,442	\$162,025	43.07%
39	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	33	1	\$117	\$0	\$0	\$53	0.00%
40	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.76%	11	257	\$242,746	\$0	\$4,484	\$24,000	1.85%
41	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	34	28	\$0	\$0	\$0	\$992	N/A
42	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.00%	34	1	\$0	\$0	\$0	\$300	N/A
TOTAL		100.00%		95,693	\$31,832,669	\$56,713	\$51,013,309	\$9,165,384	160.43%

## MISSOURI GROUP UNIVERSAL LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

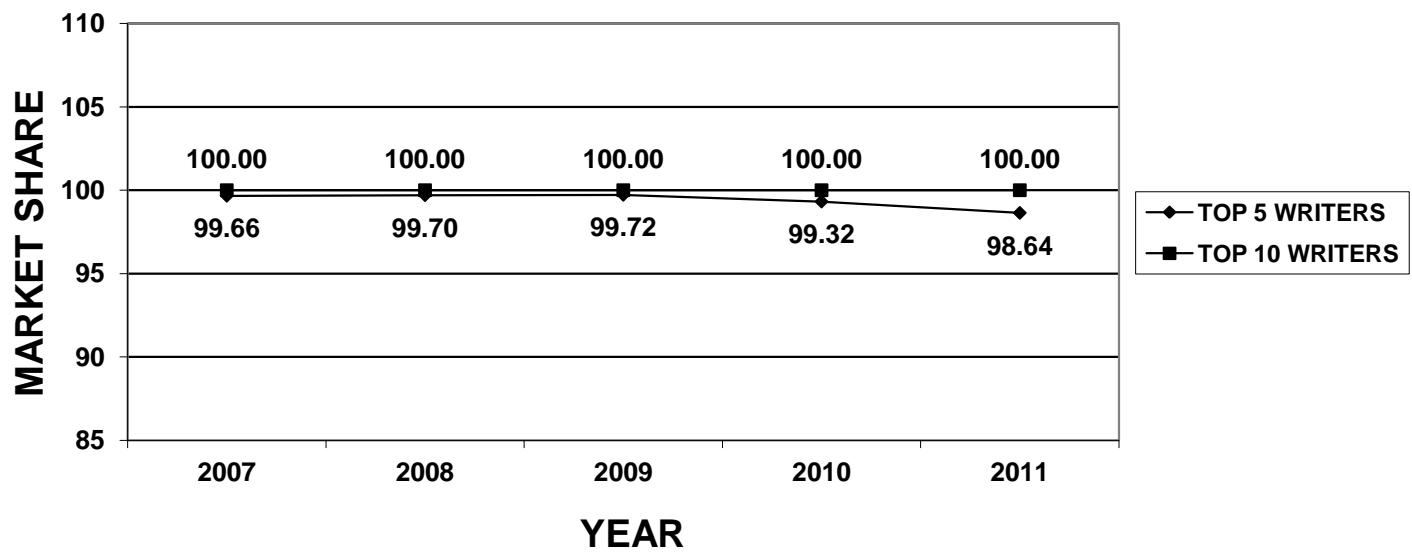


**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP GRADED DEATH BENEFITS**

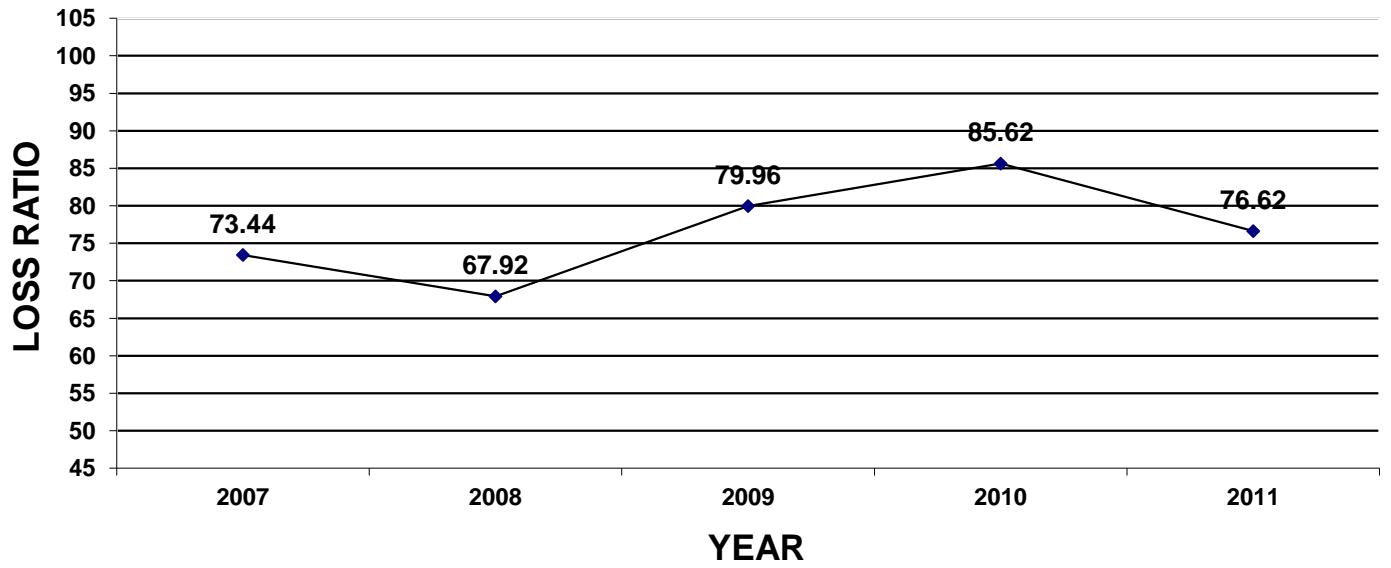
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	9	11	\$0	\$0	\$0	\$5,322	N/A
2	CIGNA LIFE INSURANCE COMPANY OF NEW YO	0.00%	9	0	\$0	\$0	\$42,500	\$0	N/A
3	CMFG LIFE INSURANCE COMPANY	13.16%	3	3,184	\$865,928	\$0	\$574,325	\$19,318	66.32%
4	COLONIAL PENN LIFE INSURANCE COMPANY	30.03%	2	6,797	\$1,976,046	\$0	\$1,110,435	\$18,344	56.19%
5	FIDELITY SECURITY LIFE INSURANCE COMPAN	0.09%	7	19	\$5,947	\$0	\$33,967	\$58	571.16%
6	INVESTORS HERITAGE LIFE INSURANCE COMP	0.01%	8	1	\$824	\$0	\$0	\$12	0.00%
7	LINCOLN HERITAGE LIFE INSURANCE COMPAN	1.26%	6	84	\$82,738	\$0	\$15,329	\$211	18.53%
8	MONUMENTAL LIFE INSURANCE COMPANY	7.79%	4	1,717	\$512,622	\$0	\$591,315	\$9,257	115.35%
9	STONEBRIDGE LIFE INSURANCE COMPANY	45.98%	1	13,451	\$3,025,450	\$0	\$2,549,964	\$66,506	84.28%
10	UNION FIDELITY LIFE INSURANCE COMPANY	1.68%	5	402	\$110,417	\$0	\$123,788	\$1,678	112.11%
TOTAL		100.00%		25,666	\$6,579,972	\$0	\$5,041,623	\$120,706	76.62%

## MISSOURI GROUP GRADED DEATH BENEFITS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

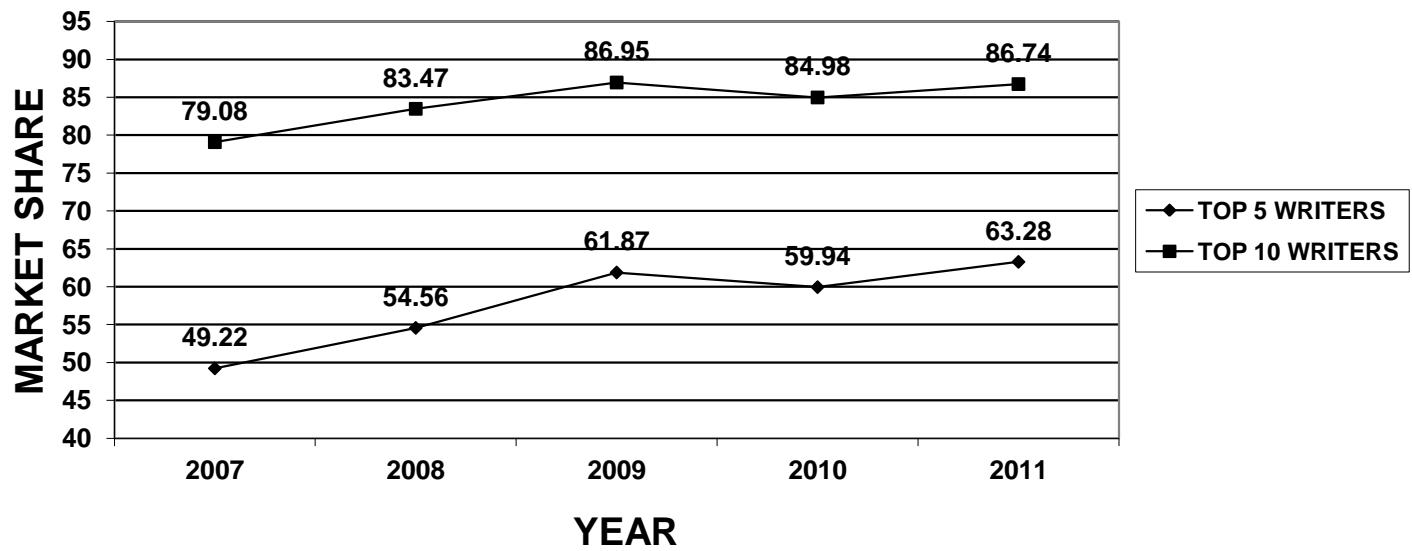


**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP CREDIT LIFE**

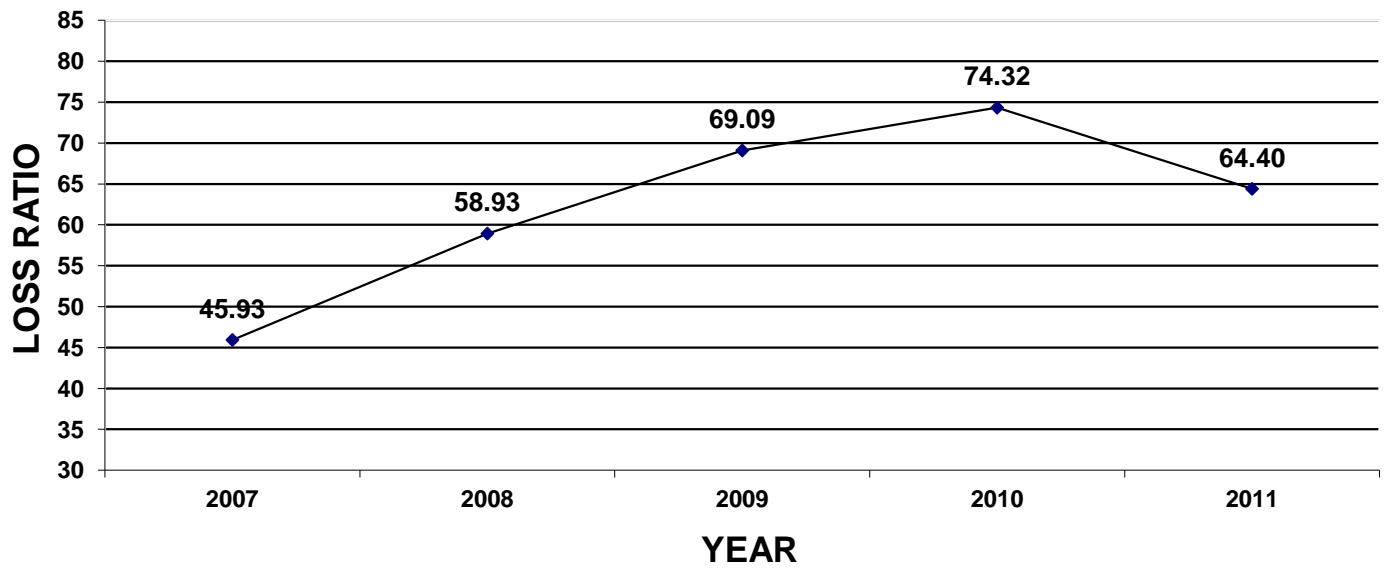
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	5.00%	7	30,854	\$933,859	\$0	\$649,768	\$65,948	69.58%
2	AMERICAN GENERAL ASSURANCE COMPANY	0.77%	19	4,095	\$143,249	\$0	\$120,294	\$24,977	83.98%
3	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	12.63%	2	10,416	\$2,360,237	\$0	\$1,490,157	\$114,434	63.14%
4	AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.42%	12	2,462	\$265,787	\$0	\$137,861	\$26,426	51.87%
5	AMERICAN MODERN LIFE INSURANCE COMPANY	10.55%	4	9,295	\$1,972,204	\$0	\$877,840	\$204,193	44.51%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.91%	18	937	\$170,614	\$0	\$46,740	\$6,800	27.40%
7	AMERICAN REPUBLIC INSURANCE COMPANY	0.77%	20	1,581	\$143,232	\$0	\$201,138	\$0	140.43%
8	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.06%	26	134	\$10,582	\$0	\$0	\$722	0.00%
9	AMERICAN UNITED LIFE INSURANCE COMPANY	-0.16%	30	589	-\$30,310	\$0	\$208,214	\$4,726	-686.95%
10	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	19.41%	1	40,774	\$3,628,059	\$0	\$1,061,170	\$280,872	29.25%
11	CENTURION LIFE INSURANCE COMPANY	0.93%	17	684	\$173,567	\$0	\$166,599	\$10,232	95.99%
12	CENTURY LIFE ASSURANCE COMPANY	0.00%	29	10	\$430	\$0	\$0	\$80	0.00%
13	CMFG LIFE INSURANCE COMPANY	12.54%	3	41,411	\$2,344,203	\$0	\$1,497,068	\$233,599	63.86%
14	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.20%	24	2,486	\$36,735	\$0	\$0	\$3,270	0.00%
15	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	3.59%	10	6,187	\$670,643	\$0	\$251,378	\$65,794	37.48%
16	GUARANTEE TRUST LIFE INSURANCE COMPANY	1.06%	15	6,013	\$197,821	\$0	\$311,297	\$60,777	157.36%
17	HOUSEHOLD LIFE INSURANCE COMPANY	8.15%	5	5,661	\$1,524,024	\$0	\$1,976,588	\$90,705	129.70%
18	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & LIFE	7.23%	6	20,720	\$1,351,992	\$0	\$643,683	\$119,161	47.61%
19	J M I C LIFE INSURANCE COMPANY	-0.01%	30	77	-\$1,674	\$0	\$11,755	\$202	-702.21%
20	LIFE OF THE SOUTH INSURANCE COMPANY	-0.25%	30	3,069	-\$46,817	\$0	\$76,384	\$11,687	-163.15%
21	MAGNA INSURANCE COMPANY	0.00%	30	0	-\$29	\$0	\$4	\$0	-13.79%
22	MERIT LIFE INSURANCE CO	3.59%	9	9,243	\$671,296	\$0	\$310,174	\$33,426	46.21%
23	MINNESOTA LIFE INSURANCE COMPANY	4.06%	8	19,979	\$758,815	\$0	\$568,747	\$55,232	74.95%
24	MONUMENTAL LIFE INSURANCE COMPANY	1.11%	13	2,587	\$206,859	\$0	\$68,147	\$17,018	32.94%
25	MOUNTAIN LIFE INSURANCE COMPANY	1.03%	16	2,876	\$193,110	\$0	\$129,675	\$16,449	67.15%
26	OLD UNITED LIFE INSURANCE COMPANY	0.62%	21	1,006	\$115,142	\$0	\$156,813	\$14,341	136.19%
27	PEKIN LIFE INSURANCE COMPANY	3.07%	11	4,229	\$573,461	\$0	\$243,554	\$40,818	42.47%
28	RESOURCE LIFE INSURANCE COMPANY	-0.02%	30	830	-\$3,552	\$0	\$7,486	\$3,412	-210.75%
29	SHELTER LIFE INSURANCE COMPANY	0.23%	23	5,004	\$42,990	\$0	\$36,062	\$8,376	83.88%
30	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.02%	27	50	\$3,930	\$0	\$0	\$347	0.00%
31	STONEBRIDGE LIFE INSURANCE COMPANY	0.40%	22	5,579	\$74,662	\$0	\$13,096	\$5,484	17.54%
32	TRANSAMERICA LIFE INSURANCE COMPANY	1.10%	14	10,936	\$206,338	\$0	\$755,364	\$63,685	366.08%
33	UNITED LIFE INSURANCE COMPANY	0.00%	30	27	\$0	\$0	\$0	\$9	N/A
34	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.00%	28	45	\$826	\$0	\$0	\$167	0.00%
35	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	-0.06%	30	285	-\$11,631	\$0	\$22,167	\$883	-190.59%
36	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	30	0	\$0	\$0	\$0	\$53	N/A
37	ZALE LIFE INSURANCE COMPANY	0.07%	25	1,594	\$12,842	\$0	\$0	\$907	0.00%
38	<b>TOTAL</b>	<b>100.00%</b>		<b>251,725</b>	<b>\$18,693,496</b>	<b>\$0</b>	<b>\$12,039,223</b>	<b>\$1,585,212</b>	<b>64.40%</b>

## MISSOURI GROUP CREDIT LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

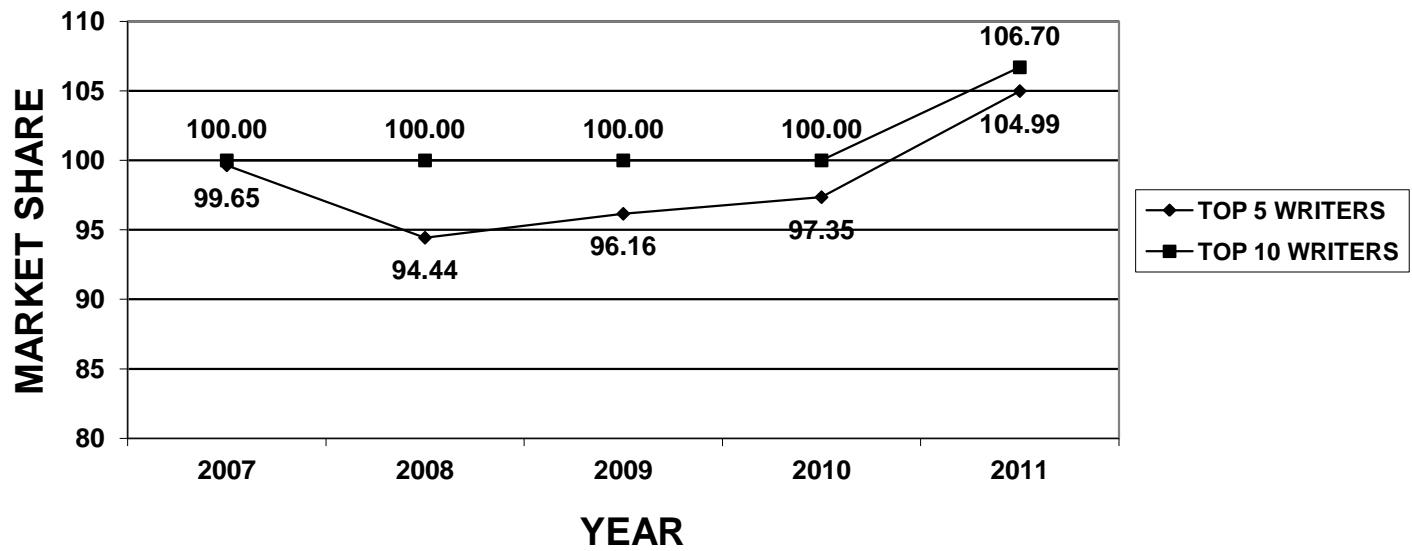


**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE LIFE**

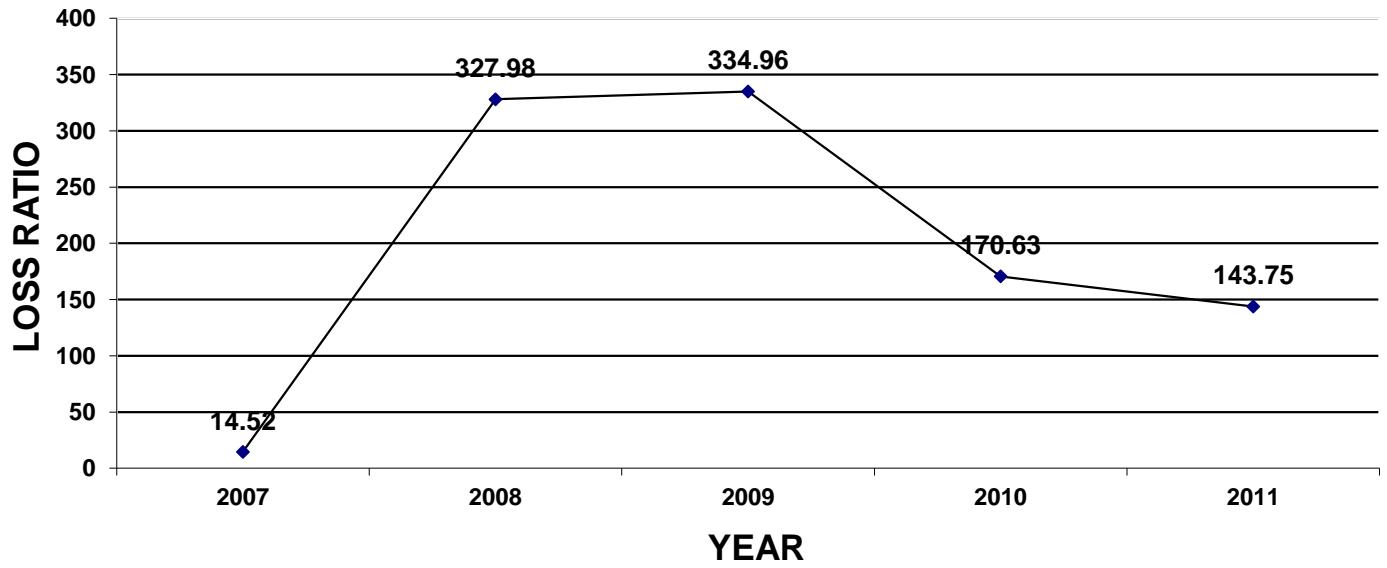
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	11	22	\$0	\$0	\$817,208	\$1,768	N/A
2	AMERICAN GENERAL LIFE INSURANCE CO	-0.38%	11	0	-\$61,536	\$0	\$312,653	\$0	-508.08%
3	AMERICAN NATIONAL INSURANCE COMPANY	1.49%	6	186	\$241,482	\$0	\$90,718	\$2,405	37.57%
4	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CC	0.00%	11	1	\$0	\$0	\$106,400	\$251	N/A
5	HARTFORD LIFE AND ANNUITY INSURANCE COMP.	0.02%	8	1	\$2,810	\$0	\$0	\$424	0.00%
6	HARTFORD LIFE INSURANCE COMPANY	0.19%	7	981	\$30,252	\$0	\$18,621	\$691,118	61.55%
7	ING USA ANNUITY AND LIFE INSURANCE COMPAN	0.00%	11	8	\$0	\$0	\$12,850	\$0	N/A
8	MAGNA INSURANCE COMPANY	0.00%	11	0	-\$31	\$0	\$0	\$0	0.00%
9	MASSACHUSETTS MUTUAL LIFE INSURANCE COM	4.09%	4	347	\$663,811	\$0	\$0	\$6,777	0.00%
10	METLIFE INVESTORS USA INSURANCE COMPANY	0.00%	10	1	\$642	\$0	\$0	\$151	0.00%
11	METROPOLITAN LIFE INSURANCE COMPANY	47.77%	1	10,848	\$7,756,093	\$0	\$16,882,483	\$9,785,907	217.67%
12	MINNESOTA LIFE INSURANCE COMPANY	2.37%	5	174	\$385,102	\$0	\$140,950	\$183,770	36.60%
13	NATIONWIDE LIFE INSURANCE COMPANY	44.24%	2	182	\$7,183,125	\$45	\$70,878	\$225,536	0.99%
14	PRUDENTIAL INSURANCE COMPANY OF AMERICA	6.52%	3	6,849	\$1,058,105	\$16,064	\$1,696,591	\$627,114	161.86%
15	SECURIAN LIFE INSURANCE COMPANY	0.01%	9	3	\$2,085	\$0	\$0	\$2,570	0.00%
16	SUN LIFE ASSURANCE OF CANADA (US)	-6.32%	11	0	-\$1,026,318	\$0	\$3,172,793	\$0	-309.14%
17	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	11	221	\$0	\$0	\$0	\$365,717	N/A
TOTAL		100.00%		19,824	\$16,235,622	\$16,109	\$23,322,145	\$11,893,508	143.75%

## MISSOURI GROUP VARIABLE LIFE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)**

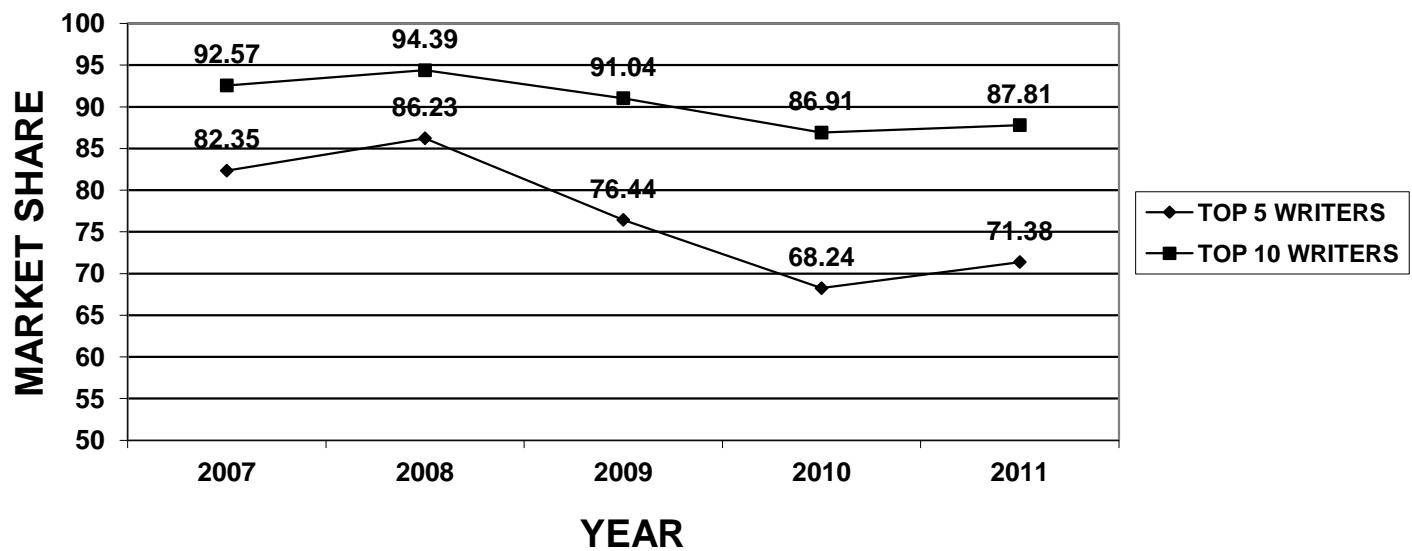
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INSURANCE COMPANY	-0.01%	63	8	-\$58,148	\$0	\$3,333,398	N/A	-5732.61%
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	63	9	\$0	\$0	\$7,492	N/A	N/A
3	ALLSTATE ASSURANCE COMPANY	0.00%	63	18	\$0	\$0	\$28,940	N/A	N/A
4	ALLSTATE LIFE INSURANCE COMPANY	0.08%	27	2,874	\$343,845	\$0	\$25,420,339	N/A	7392.96%
5	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	55	0	\$6,000	\$0	\$4,525	N/A	75.42%
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	46	184	\$36,265	\$0	\$126,920	N/A	349.98%
7	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	63	73	\$0	\$0	\$251,468	N/A	N/A
8	AMERICAN GENERAL LIFE INSURANCE COMPANY	0.00%	63	157	\$0	\$0	\$885,928	N/A	N/A
9	AMERICAN GENERAL LIFE INSURANCE COMPANY OF AMERICA	0.23%	24	3,544	\$1,039,809	\$0	\$5,506,797	N/A	529.60%
10	AMERICAN MATURITY LIFE INSURANCE COMPANY	0.00%	63	1	\$0	\$0	\$0	N/A	N/A
11	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.06%	29	18	\$286,100	\$0	\$248,998	N/A	87.03%
12	AMERICAN NATIONAL INSURANCE COMPANY	1.44%	12	446	\$6,396,955	\$0	\$4,533,284	N/A	70.87%
13	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.06%	30	202	\$258,561	\$0	\$104,467	N/A	40.40%
14	AMERICAN UNITED LIFE INSURANCE COMPANY	0.00%	63	431	\$0	\$0	\$1,243,631	N/A	N/A
15	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.02%	41	139	\$68,528	\$0	\$194,742	N/A	284.18%
16	AMERITAS LIFE INSURANCE CORP	2.85%	9	909	\$12,629,761	\$0	\$8,340,655	N/A	66.04%
17	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	60	90	\$1,040	\$0	\$110,868	N/A	10660.38%
18	ASSURITY LIFE INSURANCE COMPANY	0.00%	57	84	\$1,540	\$0	\$57,904	N/A	3760.00%
19	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	63	156	\$0	\$0	\$1,159,414	N/A	N/A
20	ATLANTA LIFE INSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$11,440	N/A	N/A
21	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	63	721	\$0	\$0	\$473,127	N/A	N/A
22	AVIVA LIFE AND ANNUITY COMPANY	0.04%	32	176	\$163,512	\$0	\$1,620,136	N/A	990.84%
23	AXA EQUITABLE LIFE INSURANCE COMPANY	0.23%	25	120	\$1,008,607	\$5,176	\$8,303,156	N/A	823.74%
24	BANKERS LIFE AND CASUALTY COMPANY	0.00%	63	9	\$0	\$0	\$21,797	N/A	N/A
25	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$30,864,424	N/A	N/A
26	CANADA LIFE ASSURANCE COMPANY	0.00%	63	259	\$0	\$0	\$1,296,271	N/A	N/A
27	CAPITOL LIFE INSURANCE COMPANY	0.00%	63	12	\$0	\$0	\$68,122	N/A	N/A
28	CHARTER NATIONAL LIFE INSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$61,305	N/A	N/A
29	CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	0.03%	35	1	\$119,131	\$0	\$0	N/A	0.00%
30	CHURCH LIFE INSURANCE CORPORATION	0.01%	42	16	\$53,609	\$0	\$0	N/A	0.00%
31	CMFG LIFE INSURANCE COMPANY	1.94%	11	45	\$8,611,085	\$0	\$1,105,052	N/A	12.83%
32	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	63	21	\$0	\$0	\$3,966	N/A	N/A
33	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	0.00%	63	31	\$0	\$0	\$450,782	N/A	N/A
34	CONSECO LIFE INSURANCE COMPANY	0.00%	63	16	\$0	\$0	\$15,581	N/A	N/A
35	CONTINENTAL ASSURANCE COMPANY	0.00%	58	206	\$1,241	\$0	\$220,136	N/A	17738.60%
36	COUNTRY LIFE INSURANCE COMPANY	0.00%	63	50	\$0	\$0	\$171,175	N/A	N/A
37	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	61	24	\$925	\$0	\$19,107	N/A	2065.62%
38	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	63	42	\$0	\$0	\$41,057	N/A	N/A
39	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.83%	17	6,960	\$3,682,464	\$0	\$8,789,690	N/A	238.69%
40	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	0.31%	21	3	\$1,368,000	\$0	\$14,366	N/A	1.05%
41	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	50	2	\$21,301	\$0	\$0	N/A	0.00%
42	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.01%	45	414	\$36,327	\$0	\$827,099	N/A	2276.82%
43	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.00%	63	6	\$0	\$0	\$26,681	N/A	N/A
44	GENWORTH LIFE INSURANCE COMPANY	0.00%	56	200	\$4,988	\$0	\$1,494,340	N/A	29958.70%
45	GREAT AMERICAN LIFE INSURANCE COMPANY	0.01%	48	185	\$30,922	\$0	\$188,746	N/A	610.39%
46	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	63	7	\$0	\$0	\$0	N/A	N/A
47	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	33.70%	1	63,974	\$149,437,849	\$0	\$443,536	N/A	0.30%
48	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.40%	20	6	\$1,779,650	\$0	\$0	N/A	0.00%
49	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	63	0	\$0	\$0	\$24,970	N/A	N/A
50	HARTFORD LIFE INSURANCE COMPANY	0.00%	63	754	\$0	\$0	\$574,332	N/A	N/A
51	HORACE MANN LIFE INSURANCE COMPANY	0.00%	63	2	\$0	\$0	\$3,107	N/A	N/A
52	ING LIFE INSURANCE AND ANNUITY COMPANY	5.07%	6	41,099	\$22,459,682	\$0	\$23,071,292	N/A	102.72%
53	INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	63	9	\$0	\$0	\$0	N/A	N/A
54	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.03%	33	605	\$153,340	\$0	\$1,567,211	N/A	1022.05%
55	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	3.27%	7	29	\$14,509,160	\$213,775	\$33,729,001	N/A	233.94%
56	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	51	118	\$17,456	\$0	\$199,279	N/A	1141.61%
57	LINCOLN BENEFIT LIFE COMPANY	0.00%	63	23	\$0	\$0	-\$503,279	N/A	N/A
58	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$3,078	N/A	N/A
59	LINCOLN NATIONAL LIFE INSURANCE COMPANY	10.70%	3	3,517	\$47,454,317	\$0	\$474,930	N/A	1.00%
60	MANHATTAN LIFE INSURANCE COMPANY	0.00%	63	5	\$0	\$0	\$1,978	N/A	N/A
61	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.70%	18	3,201	\$3,115,416	\$0	\$6,188,413	N/A	198.64%
62	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.57%	19	11,758	\$2,529,066	\$0	\$12,385,873	N/A	489.74%
63	METLIFE INVESTORS INSURANCE COMPANY	0.00%	63	1	\$0	\$0	\$0	N/A	N/A
64	METLIFE INVESTORS USA INSURANCE COMPANY	0.01%	49	141	\$23,618	\$0	\$194,362	N/A	822.94%
65	METROPOLITAN LIFE INSURANCE COMPANY	0.91%	16	33,049	\$4,025,335	\$0	\$45,014,270	N/A	1118.27%
66	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.03%	36	278	\$115,921	\$0	\$1,126,362	N/A	971.66%
67	MINNESOTA LIFE INSURANCE COMPANY	0.00%	63	1,101	\$0	\$0	\$226,552	N/A	N/A
68	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	38	1,472	\$107,760	\$0	\$4,262,023	N/A	3955.11%
69	MONY LIFE INSURANCE COMPANY	0.00%	62	48	\$196	\$0	\$74,567	N/A	38044.39%

**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)**

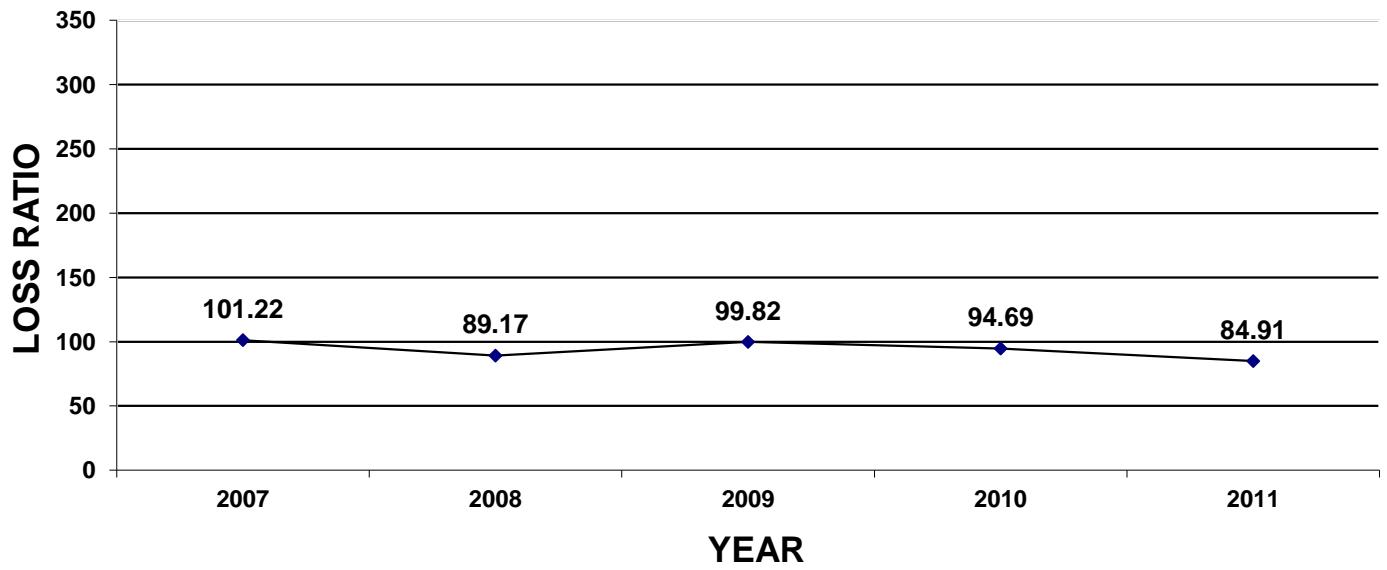
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	40	72	\$85,592	\$0	\$40,603	N/A	47.44%
71	NATIONAL WESTERN LIFE INSURANCE COMPANY	3.11%	8	708	\$13,771,589	\$0	\$7,546,154	N/A	54.80%
72	NEW YORK LIFE INSURANCE AND ANNUITY CORPOR	1.02%	15	228	\$4,515,490	\$0	\$1,101,957	N/A	24.40%
73	NEW YORK LIFE INSURANCE COMPANY	0.11%	26	8,452	\$485,980	\$0	\$9,149,163	N/A	1882.62%
74	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.01%	44	167	\$36,744	\$0	\$165,924	N/A	451.57%
75	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$115,788	N/A	N/A
76	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	63	12	\$0	\$0	\$16,453	N/A	N/A
77	PEKIN LIFE INSURANCE COMPANY	0.00%	52	2	\$16,385	\$0	\$0	N/A	0.00%
78	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	63	51	\$0	\$0	\$628,440	N/A	N/A
79	PHOENIX LIFE INSURANCE COMPANY	0.00%	59	11	\$1,041	\$0	\$658,654	N/A	63271.28%
80	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$29,660	N/A	N/A
81	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	63	87,920	-\$671	\$19,618	\$16,801,597	N/A	-2506887.48%
82	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	63	1	\$0	\$0	\$0	N/A	N/A
83	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.00%	63	1,043	-\$1,930	\$0	\$2,504,248	N/A	-129753.78%
84	PRUDENTIAL INSURANCE COMPANY OF AMERICA TI	2.14%	10	3,837	\$9,473,272	\$52,984	\$17,933,041	N/A	189.86%
85	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	0.04%	31	0	\$185,866	\$0	\$720,794	N/A	387.80%
86	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$11,281	N/A	N/A
87	RELIABLE LIFE INSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$313,849	N/A	N/A
88	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$166,354	N/A	N/A
89	RELIASTAR LIFE INSURANCE COMPANY	0.03%	34	773	\$146,739	\$0	\$2,119,309	N/A	1444.27%
90	RIVERSOURCE LIFE INSURANCE COMPANY	0.25%	22	141	\$1,096,499	\$0	\$1,003,601	N/A	91.53%
91	SAGICOR LIFE INSURANCE COMPANY	0.00%	63	80	\$0	\$0	\$116,872	N/A	N/A
92	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	1.30%	13	1,328	\$5,749,288	\$0	\$5,091,279	N/A	88.55%
93	STANDARD INSURANCE COMPANY	0.00%	63	4	\$0	\$0	\$8,374	N/A	N/A
94	SUN LIFE ASSURANCE OF CANADA (US)	5.30%	5	355	\$23,495,268	\$0	\$2,475,396	N/A	10.54%
95	SUNAMERICA ANNUITY AND LIFE ASSURANCE COMF	1.05%	14	38	\$4,670,729	\$0	\$556,667	N/A	11.92%
96	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	54	93	\$13,356	\$0	\$164,752	N/A	1233.54%
97	SYMETRA LIFE INSURANCE COMPANY	0.01%	43	781	\$49,296	\$0	\$465,043	N/A	943.37%
98	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	16.01%	2	20,537	\$70,989,301	\$4,524,833	\$21,103,156	N/A	36.10%
99	TEXAS LIFE INSURANCE COMPANY	0.00%	63	2	\$0	\$0	\$4,404	N/A	N/A
100	TRANSAMERICA ADVISORS LIFE INSURANCE COMPA	0.00%	63	11	\$0	\$0	\$104,193	N/A	N/A
101	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.02%	37	4	\$110,026	\$0	\$87,792	N/A	79.79%
102	TRANSAMERICA LIFE INSURANCE COMPANY	0.07%	28	921	\$301,312	\$0	\$13,086,835	N/A	4343.28%
103	UNION CENTRAL LIFE INSURANCE COMPANY	0.02%	39	375	\$97,305	\$0	\$6,295,999	N/A	6470.38%
104	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	63	1	\$0	\$0	\$2,000	N/A	N/A
105	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.24%	23	938	\$1,077,400	\$0	\$2,706,035	N/A	251.16%
106	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.00%	53	58	\$15,200	\$0	\$65,436	N/A	430.50%
107	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	63	46	\$0	\$0	\$147,221	N/A	N/A
108	VARIABLE ANNUITY LIFE INSURANCE COMPANY	5.67%	4	12,388	\$25,138,402	\$0	\$18,707,409	N/A	74.42%
109	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	63	25	\$0	\$0	\$0	N/A	N/A
110	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	63	188	\$0	\$0	\$1,083,710	N/A	N/A
111	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.00%	63	0	\$0	\$0	\$1,724,253	N/A	N/A
112	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.01%	47	8	\$34,304	\$0	-\$55,706	N/A	-162.39%
<b>TOTAL</b>		<b>100.00%</b>		<b>321,658</b>	<b>\$443,394,917</b>	<b>\$4,816,386</b>	<b>\$371,677,173</b>	<b>N/A</b>	<b>84.91%</b>

## MISSOURI GROUP ORDINARY ANNUITIES INSURANCE (with life contingencies)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

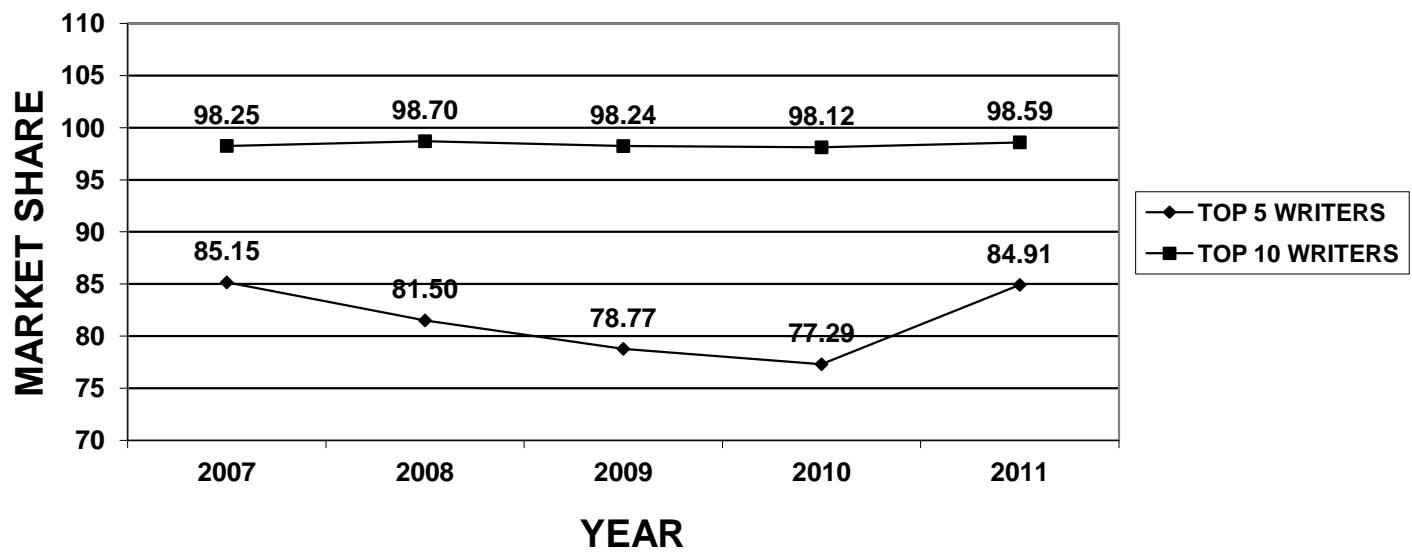


**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE ANNUITIES**

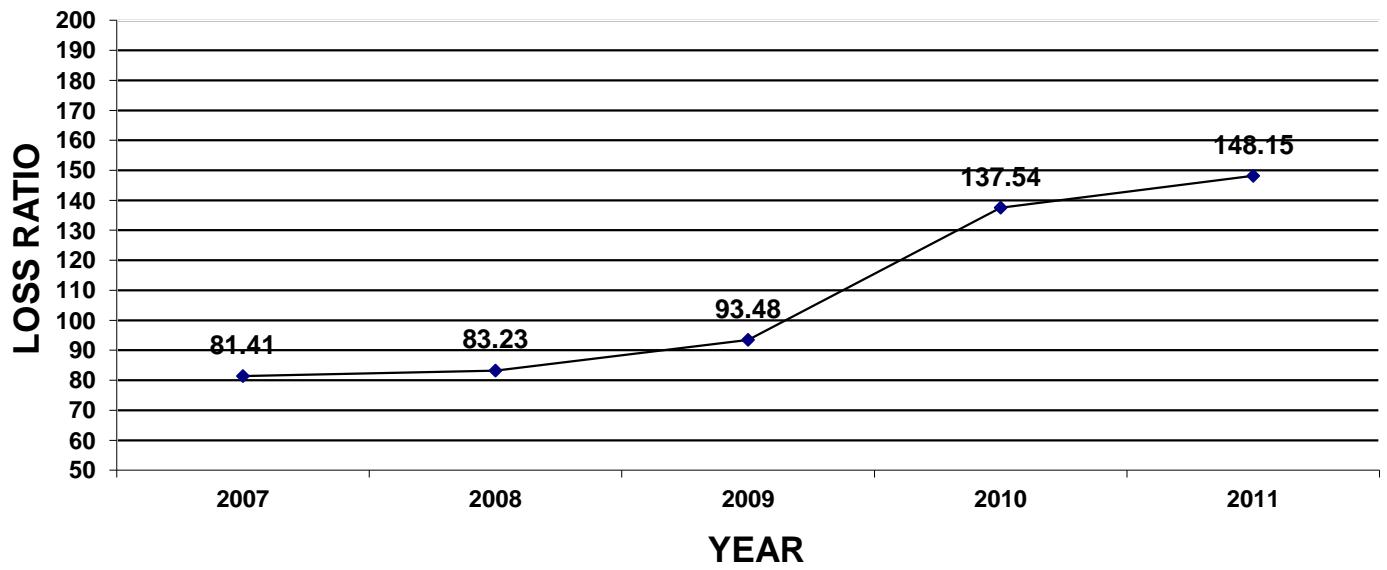
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	25	1	\$0	\$0	\$3,328	N/A	N/A
2	ALLSTATE ASSURANCE COMPANY	0.00%	25	2	\$0	\$0	\$0	N/A	N/A
3	ALLSTATE LIFE INSURANCE COMPANY	0.05%	18	1,962	\$254,778	\$0	\$15,726,550	N/A	6172.65%
4	AMERICAN GENERAL LIFE INSURANCE COMPANY OF	0.01%	23	0	\$50,000	\$0	\$50,075	N/A	100.15%
5	AMERICAN MATURITY LIFE INSURANCE CO	0.02%	20	10	\$102,265	\$0	\$212,627	N/A	207.92%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.80%	10	45	\$3,752,362	\$0	\$1,931,632	N/A	51.48%
7	AMERICAN UNITED LIFE INSURANCE COMPANY	21.15%	2	17,710	\$99,351,702	\$0	\$67,797,785	N/A	68.24%
8	AXA EQUITABLE LIFE INSURANCE COMPANY	9.81%	5	21,720	\$46,082,677	\$0	\$133,609,967	N/A	289.94%
9	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	24	2	\$7,049	\$0	\$456,018	N/A	6469.26%
10	HARTFORD LIFE INSURANCE COMPANY	0.00%	25	0	\$0	\$0	\$4,677,033	N/A	N/A
11	ING LIFE INSURANCE AND ANNUITY COMPANY	14.86%	3	455	\$69,806,966	\$0	\$59,466,695	N/A	85.19%
12	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.96%	9	8,033	\$4,491,054	\$0	\$99,072,724	N/A	2206.00%
13	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.58%	11	530	\$2,728,576	\$0	\$3,701,965	N/A	135.67%
14	LINCOLN NATIONAL LIFE INSURANCE COMPANY	6.24%	6	87	\$29,316,796	\$0	\$79,112,626	N/A	269.85%
15	METLIFE INVESTORS USA INSURANCE COMPANY	0.10%	15	1,019	\$463,758	\$0	\$3,444,434	N/A	742.72%
16	METROPOLITAN LIFE INSURANCE COMPANY	0.13%	13	6,588	\$624,357	\$0	\$6,982,021	N/A	1118.27%
17	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.01%	22	149	\$62,130	\$0	\$603,698	N/A	971.67%
18	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.10%	14	1,104	\$487,523	\$0	\$2,522,389	N/A	517.39%
19	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	25	34	\$0	\$0	\$80,939	N/A	N/A
20	RIVERSOURCE LIFE INSURANCE COMPANY	0.02%	21	390	\$75,734	\$0	\$52,395	N/A	69.18%
21	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.16%	12	211	\$751,140	\$0	\$655,572	N/A	87.28%
22	SUN LIFE ASSURANCE OF CANADA (US)	14.02%	4	5,096	\$65,880,365	\$0	\$30,150,818	N/A	45.77%
23	SUNAMERICA ANNUITY AND LIFE ASSURANCE COMP	25.07%	1	958	\$117,751,533	\$0	\$131,443,990	N/A	111.63%
24	SYMETRA LIFE INSURANCE COMPANY	0.08%	16	5,216	\$390,544	\$0	\$558,974	N/A	143.13%
25	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	2.80%	8	3,801	\$13,140,322	\$0	\$4,680,131	N/A	35.62%
26	TRANSAMERICA ADVISORS LIFE INSURANCE COMP	0.00%	25	4	\$0	\$0	\$4,423	N/A	N/A
27	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	25	2	\$0	\$0	\$22,635	N/A	N/A
28	TRANSAMERICA LIFE INSURANCE COMPANY	0.08%	17	346	\$366,079	\$0	\$4,008,490	N/A	1094.98%
29	UNION CENTRAL LIFE INSURANCE COMPANY	2.89%	7	2,477	\$13,569,202	\$0	\$41,587,174	N/A	306.48%
30	UNITED STATES LIFE INSURANCE COMPANY NEW YO	0.00%	25	506	\$0	\$0	\$1,425,559	N/A	#DIV/0!
31	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.05%	19	729	\$237,216	\$0	\$1,896,073	N/A	799.30%
	<b>TOTAL</b>	<b>100.00%</b>		<b>79,187</b>	<b>\$469,744,128</b>	<b>\$0</b>	<b>\$695,938,740</b>	<b>N/A</b>	<b>148.15%</b>

## MISSOURI GROUP VARIABLE ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

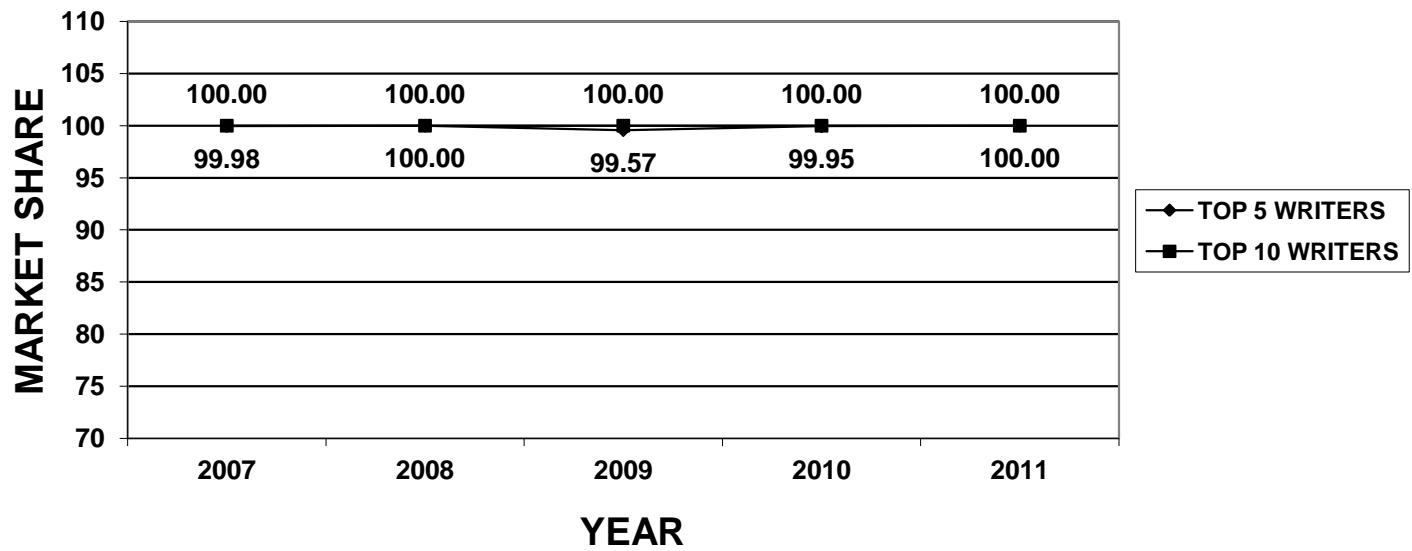


**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MODIFIED GUARANTEED ANNUITIES**

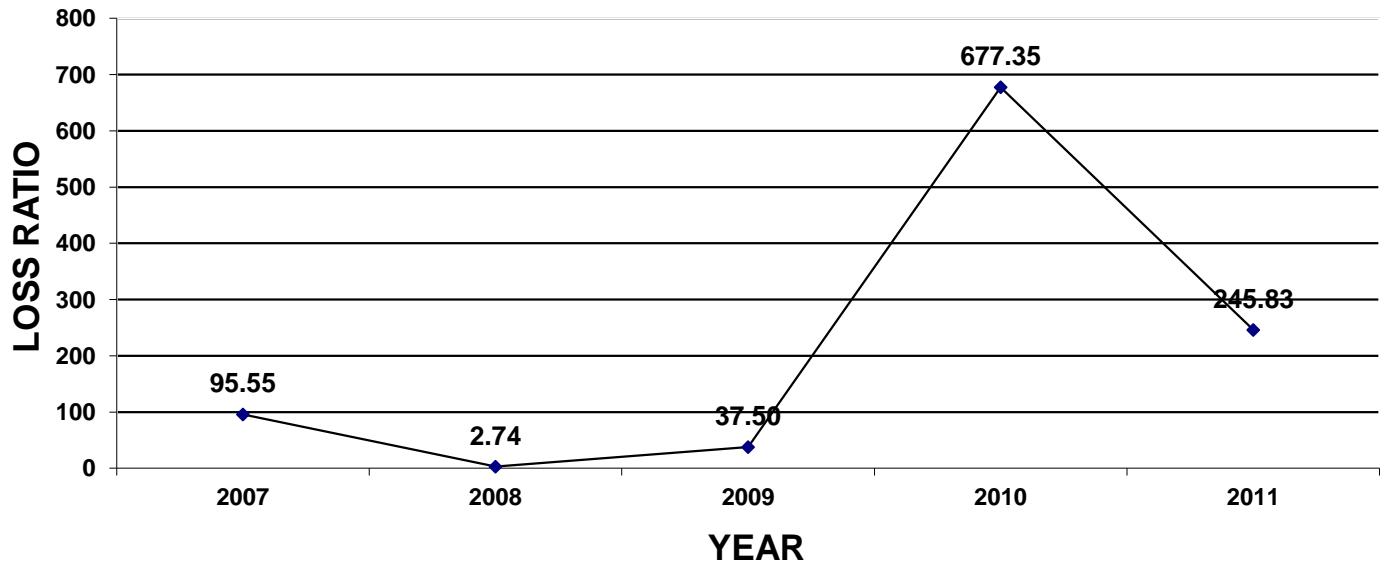
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	8.75%	2	554	\$960,941	\$0	\$15,410,261	N/A	1603.66%
2	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	6	24	\$0	\$0	\$0	N/A	N/A
3	ING LIFE INSURANCE AND ANNUITY COMPANY	2.67%	3	6	\$293,142	\$0	\$0	N/A	0.00%
4	ING USA ANNUITY AND LIFE INSURANCE COMPANY	1.59%	4	312	\$174,430	\$0	\$0	N/A	0.00%
5	LINCOLN BENEFIT LIFE COMPANY	1.06%	5	762	\$116,384	\$0	\$11,089,180	N/A	9528.10%
6	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	6	2	\$0	\$0	\$252,061	N/A	N/A
7	PROTECTIVE LIFE INSURANCE COMPANY	85.92%	1	1,948	\$9,431,053	\$0	\$6,019	N/A	0.06%
8	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	6	16	\$0	\$0	\$224,237	N/A	N/A
TOTAL		100.00%		3,624	\$10,975,950	\$0	\$26,981,758	N/A	245.83%

## MISSOURI GROUP MODIFIED GUARANTEED ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

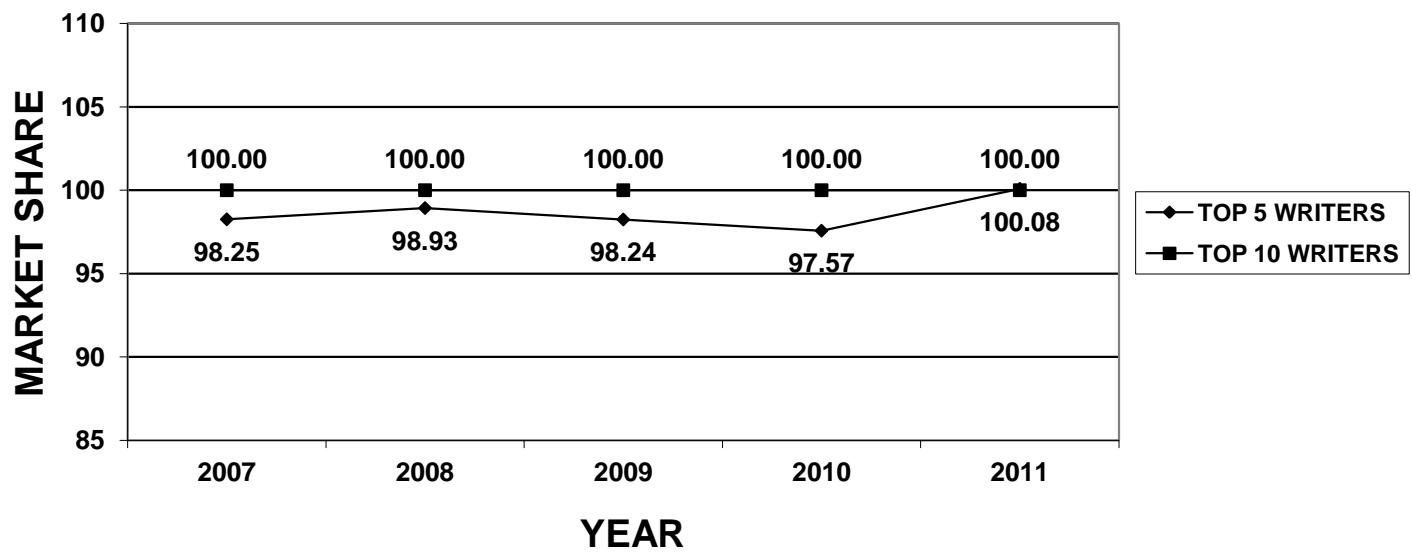


**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP EQUITY INDEXED ANNUITIES**

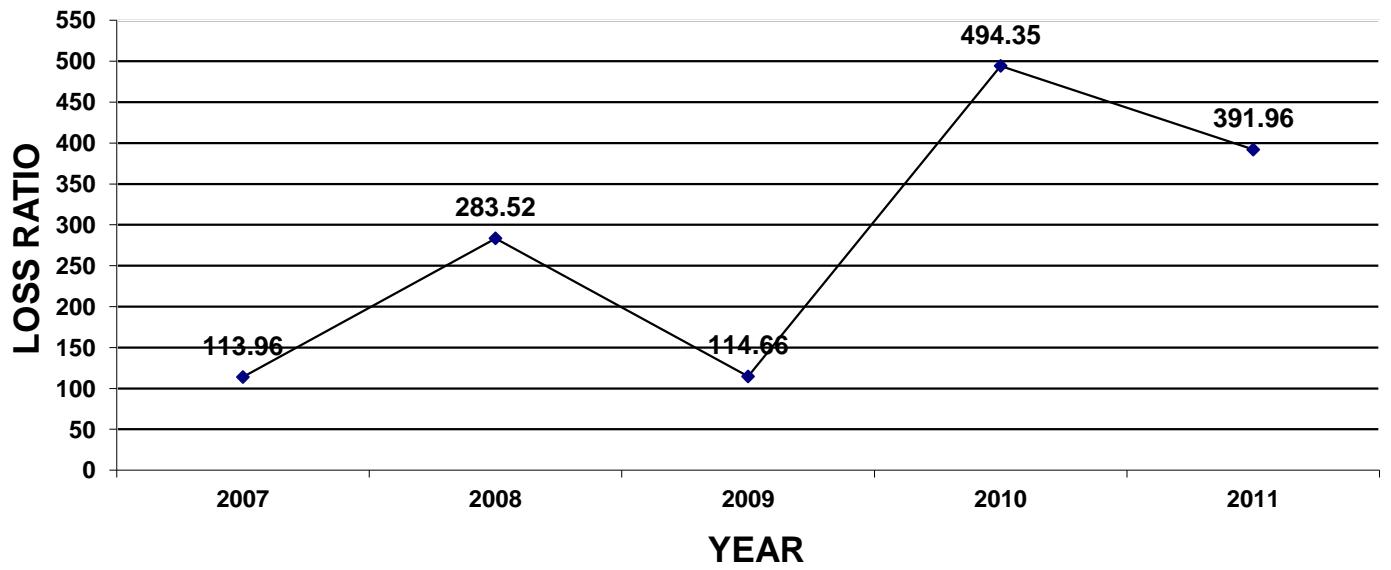
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE BENEFITS	
								IN FORCE (000)	RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	8	16	\$0	\$0	\$6,089,764	N/A	N/A
2	AMERICAN NATIONAL INSURANCE COMPANY	2.05%	4	45	\$156,613	\$0	\$0	N/A	0.00%
3	AVIVA LIFE AND ANNUITY COMPANY	0.84%	6	1,524	\$64,563	\$0	\$9,926,771	N/A	15375.32%
4	EQUITRUST LIFE INSURANCE COMPANY	-0.97%	8	0	-\$74,500	\$0	\$285,332	N/A	-383.00%
5	ING USA ANNUITY AND LIFE INSURANCE COMP	3.49%	3	478	\$267,235	\$0	\$789,736	N/A	295.52%
6	JACKSON NATIONAL LIFE INSURANCE COMP	77.08%	1	161	\$5,900,918	\$0	\$516,972	N/A	8.76%
7	LIFE INSURANCE COMPANY OF THE SOUTHWEST	1.02%	5	83	\$78,228	\$0	\$29,047	N/A	37.13%
8	LINCOLN BENEFIT LIFE COMPANY	0.00%	8	0	\$0	\$0	\$50,192	N/A	N/A
9	MIDLAND NATIONAL LIFE INSURANCE COMPAN	16.44%	2	3,018	\$1,258,449	\$0	\$12,227,917	N/A	971.67%
10	NATIONAL WESTERN LIFE INSURANCE COMP	0.00%	8	341	\$0	\$0	\$0	N/A	N/A
11	WASHINGTON NATIONAL INSURANCE COMPAN	0.05%	7	72	\$3,620	\$0	\$89,069	N/A	2460.47%
TOTAL		100.00%		5,738	\$7,655,126	\$0	\$30,004,800	N/A	391.96%

## MISSOURI GROUP EQUITY INDEXED ANNUITIES INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

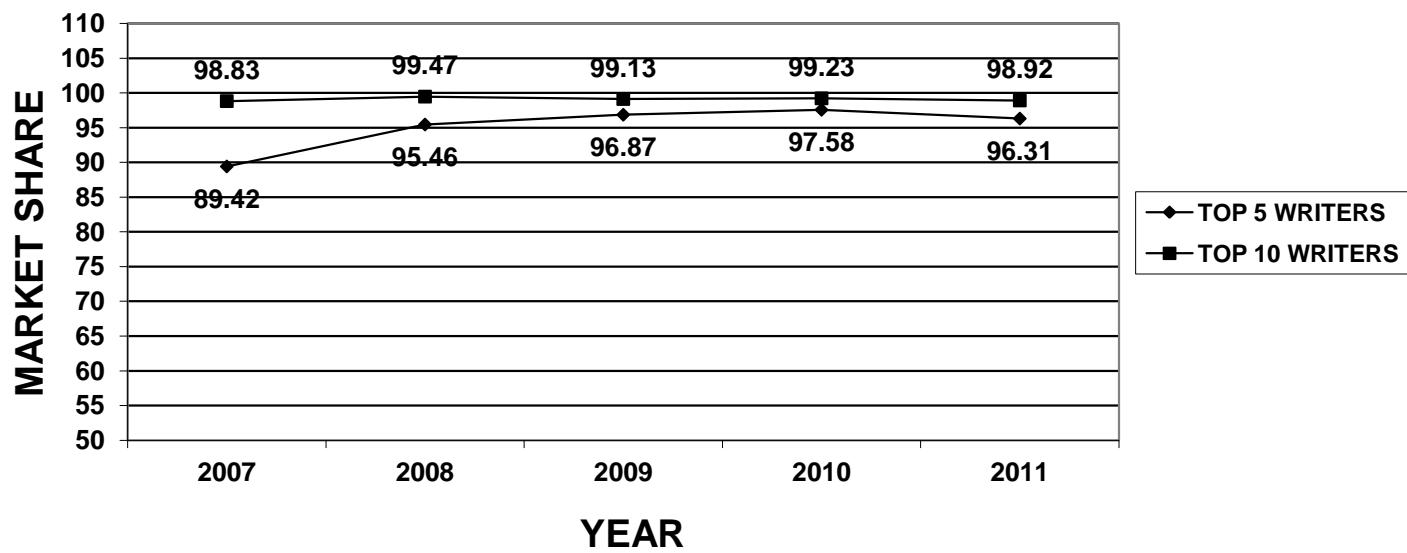


**2011 LIFE INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP DEPOSIT-TYPE FUNDS**  
(including variable contracts without life contingencies)

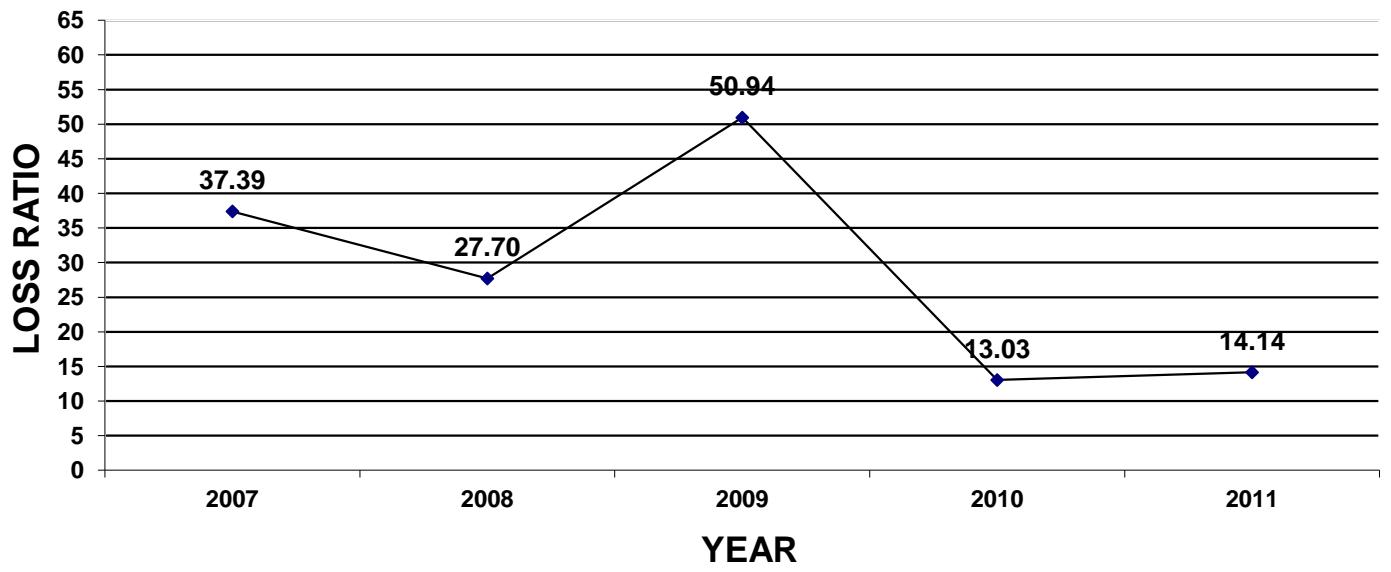
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	29	0	-\$2,431	\$0	\$0	N/A	0.00%
2	AETNA LIFE INSURANCE COMPANY	1.37%	5	7	\$6,014,713	\$0	\$0	N/A	0.00%
3	ALLSTATE ASSURANCE COMPANY	0.00%	29	1	\$0	\$0	\$0	N/A	N/A
4	ALLSTATE LIFE INSURANCE COMPANY	0.00%	29	44	\$0	\$0	-\$252,555	N/A	N/A
5	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	29	105	\$0	\$0	\$0	N/A	N/A
6	AMERICAN GENERAL LIFE INSURANCE COMPANY OF	0.01%	20	0	\$59,030	\$0	\$0	N/A	0.00%
7	AMERICAN NATIONAL INSURANCE COMPANY	0.16%	15	39	\$712,059	\$0	\$168,182	N/A	23.62%
8	AMERICAN UNITED LIFE INSURANCE COMPANY	0.04%	16	75	\$168,069	\$0	\$288,978	N/A	171.94%
9	ASSURITY LIFE INSURANCE COMPANY	0.00%	27	1	\$857	\$0	\$0	N/A	0.00%
10	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	29	14	-\$1,090	\$0	\$0	N/A	0.00%
11	CMFG LIFE INSURANCE COMPANY	0.00%	24	5	\$13,643	\$0	\$0	N/A	0.00%
12	CONNECTICUT GENERAL LIFE INS CO	0.01%	21	9	\$24,227	\$0	\$0	N/A	0.00%
13	CONTINENTAL ASSURANCE COMPANY	0.00%	29	4	\$0	\$0	\$0	N/A	N/A
14	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.21%	12	135	\$932,572	\$0	\$0	N/A	0.00%
15	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COM	0.80%	6	7	\$3,520,006	\$0	\$0	N/A	0.00%
16	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.27%	10	570	\$1,207,480	\$0	\$0	N/A	0.00%
17	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.49%	8	1	\$2,146,087	\$0	\$0	N/A	0.00%
18	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.04%	17	8	\$162,177	\$0	\$0	N/A	0.00%
19	HARTFORD LIFE INSURANCE COMPANY	15.36%	2	7,860	\$67,613,358	\$0	\$0	N/A	0.00%
20	ING LIFE INSURANCE AND ANNUITY COMPANY	0.00%	23	193	\$17,485	\$0	\$0	N/A	0.00%
21	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	29	4	\$0	\$0	\$0	N/A	N/A
22	KANSAS CITY LIFE INSURANCE COMPANY	0.17%	13	7	\$738,028	\$0	\$3,442,365	N/A	466.43%
23	LIBERTY LIFE INSURANCE COMPANY OF BOSTON	0.00%	29	302	\$0	\$0	\$230,955	N/A	N/A
24	LINCOLN BENEFIT LIFE COMPANY	0.00%	29	28	\$0	\$0	-\$68,898	N/A	N/A
25	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.16%	14	3,371	\$725,000	\$0	\$0	N/A	0.00%
26	METROPOLITAN LIFE INSURANCE COMPANY	0.03%	18	1	\$112,325	\$0	\$0	N/A	0.00%
27	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	25	2	\$2,633	\$0	\$0	N/A	0.00%
28	NEW YORK LIFE INSURANCE COMPANY	0.00%	29	0	\$0	\$0	\$1,625,463	N/A	N/A
29	PACIFIC LIFE INSURANCE COMPANY	0.44%	9	18	\$1,956,230	\$0	\$195,854	N/A	10.01%
30	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	28	8	\$584	\$0	\$0	N/A	0.00%
31	PAUL REVERE VARIABLE ANNUITY INSURANCE COM	0.00%	29	2	\$0	\$0	\$0	N/A	N/A
32	PHOENIX LIFE INSURANCE COMPANY	0.00%	29	4,856	\$0	\$0	\$0	N/A	N/A
33	PRINCIPAL LIFE INSURANCE COMPANY	63.85%	1	87,920	\$281,026,930	\$0	\$0	N/A	0.00%
34	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.00%	29	1	\$0	\$0	\$0	N/A	N/A
35	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.60%	7	0	\$2,648,089	\$0	\$0	N/A	0.00%
36	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	10.37%	3	0	\$45,635,475	\$0	\$56,586,981	N/A	124.00%
37	RELIASTAR LIFE INSURANCE COMPANY	0.02%	19	1	\$85,524	\$0	\$0	N/A	0.00%
38	SYMETRA LIFE INSURANCE COMPANY	0.00%	22	27	\$21,729	\$0	\$0	N/A	0.00%
39	TRANSAMERICA LIFE INSURANCE COMPANY	0.22%	11	36	\$979,919	\$0	\$0	N/A	0.00%
40	UNITED OF OMAHA LIFE INSURANCE COMPANY	5.36%	4	49	\$23,601,328	\$0	\$0	N/A	0.00%
41	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	26	30	\$1,234	\$0	\$0	N/A	0.00%
	<b>TOTAL</b>	<b>100.00%</b>		<b>105,741</b>	<b>\$440,123,270</b>	<b>\$0</b>	<b>\$62,217,325</b>	<b>N/A</b>	<b>14.14%</b>

**MISSOURI GROUP DEPOSIT-TYPE FUNDS INSURANCE**  
**(Including variable contracts without life contingencies)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

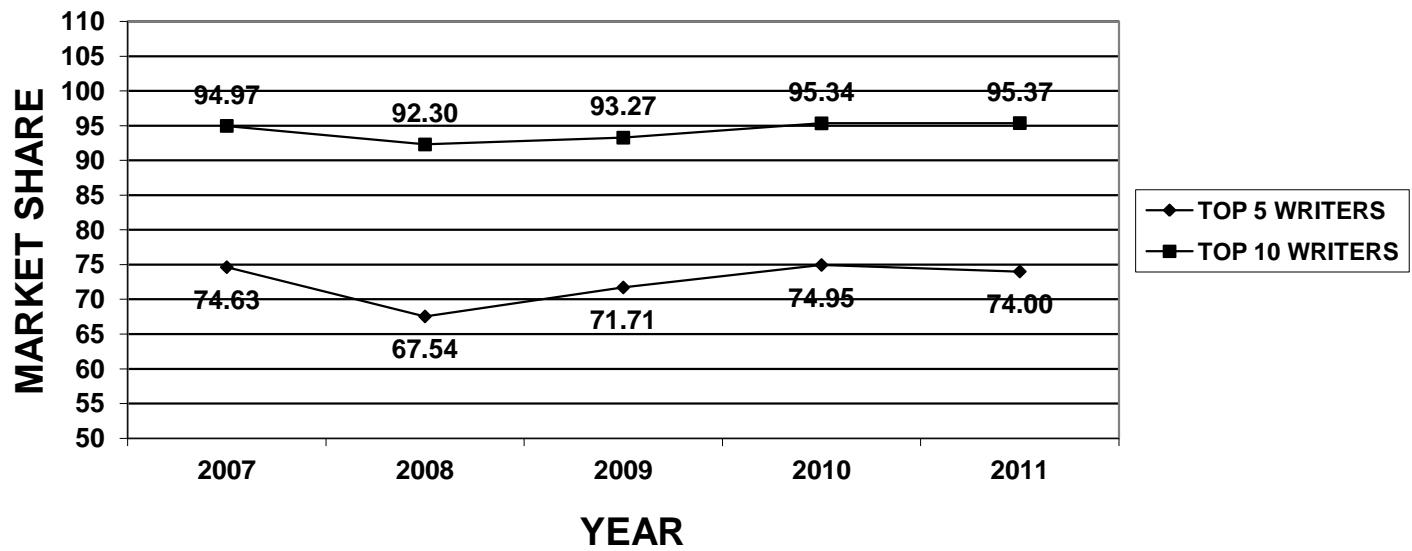


**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP OTHER CONSIDERATIONS**

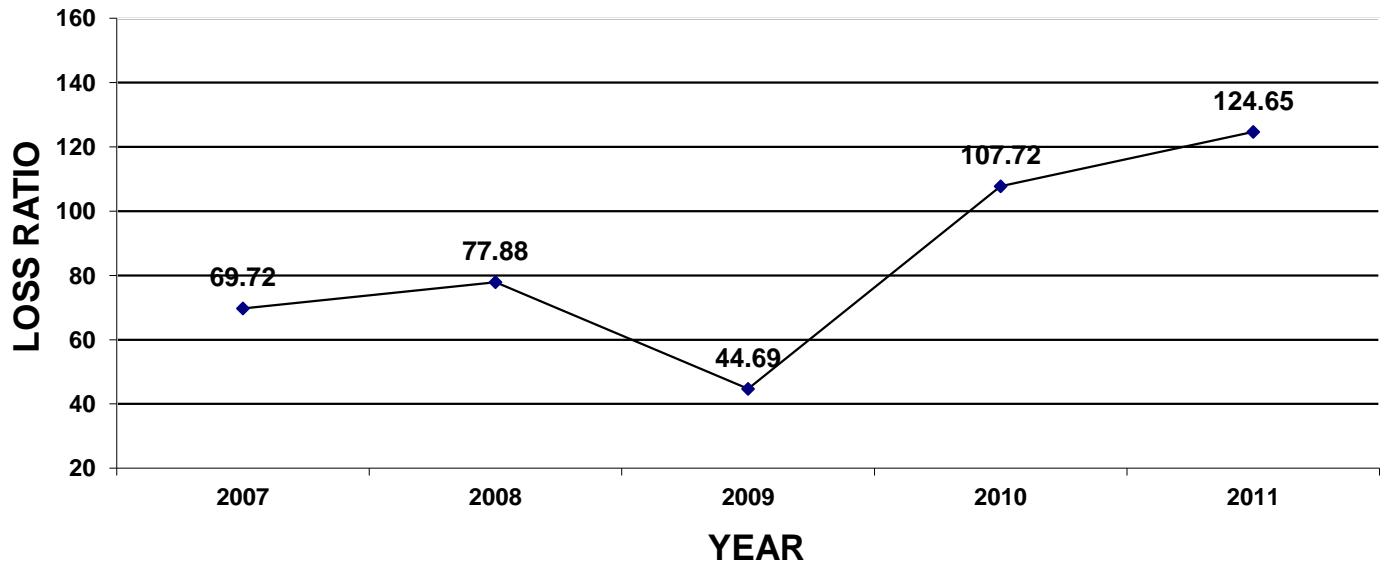
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	24	3	\$10,000	\$0	\$0	N/A	0.00%
2	AXA EQUITABLE LIFE INSURANCE COMPANY	0.01%	20	1,514	\$84,268	\$0	\$0	N/A	0.00%
3	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	0.00%	26	0	\$0	\$0	\$9,921,279	N/A	N/A
4	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.09%	15	335	\$843,942	\$0	\$0	N/A	0.00%
5	GREAT WESTERN INSURANCE COMPANY	0.00%	26	0	\$0	\$0	\$7,381	N/A	N/A
6	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	25	1	\$1,000	\$0	\$0	N/A	0.00%
7	HARTFORD LIFE INSURANCE COMPANY	3.45%	10	11,674	\$31,387,914	\$0	\$27,238,190	N/A	86.78%
8	ING LIFE INSURANCE AND ANNUITY COMPANY	8.13%	5	1	\$73,875,110	\$0	\$49,530,096	N/A	67.05%
9	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	27.29%	1	5	\$248,046,280	\$0	\$0	N/A	0.00%
10	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	9.64%	4	22,367	\$87,635,097	\$0	\$98,193,801	N/A	112.05%
11	METROPOLITAN LIFE INSURANCE COMPANY	10.18%	3	0	\$92,522,862	\$0	\$553,096,154	N/A	597.79%
12	MINNESOTA LIFE INSURANCE COMPANY	1.87%	11	2,929	\$16,998,584	\$0	\$0	N/A	0.00%
13	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	19	3	\$185,407	\$0	\$0	N/A	0.00%
14	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	1.86%	12	262	\$16,899,504	\$0	\$26,731,565	N/A	158.18%
15	NATIONWIDE LIFE AND ANNUITY INSURANCE COMP	0.00%	22	160	\$35,002	\$0	\$3,901,537	N/A	11146.61%
16	NATIONWIDE LIFE INSURANCE COMPANY	4.96%	7	20,172	\$45,048,915	\$0	\$84,146,592	N/A	186.79%
17	NEW ENGLAND LIFE INSURANCE COMPANY	0.03%	17	455	\$316,929	\$0	\$0	N/A	0.00%
18	NEW YORK LIFE INSURANCE COMPANY	0.38%	13	0	\$3,489,974	\$0	\$17,976,379	N/A	515.09%
19	NORTHWESTERN MUTUAL LIFE INSURANCE COMP	0.00%	23	2	\$21,606	\$1,574	\$54,537	N/A	259.70%
20	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.26%	14	1,640	\$2,326,920	\$0	\$6,022,686	N/A	258.83%
21	PACIFIC LIFE & ANNUITY COMPANY	0.00%	26	0	\$0	\$0	\$41,000	N/A	N/A
22	PACIFIC LIFE INSURANCE COMPANY	0.00%	26	2,135	\$0	\$0	\$2,406,261	N/A	N/A
23	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	26	8	\$0	\$0	\$0	N/A	N/A
24	PRINCIPAL LIFE INSURANCE COMPANY	0.01%	21	87,920	\$59,249	\$0	\$0	N/A	0.00%
25	PRUDENTIAL INSURANCE COMPANY OF AMERICA TF	3.49%	9	966	\$31,685,231	\$0	\$54,520,079	N/A	172.07%
26	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	0.06%	16	0	\$590,660	\$0	\$0	N/A	0.00%
27	STANDARD INSURANCE COMPANY	3.68%	8	39	\$33,404,143	\$0	\$37,392,267	N/A	111.94%
28	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	18.76%	2	70	\$170,507,153	\$0	\$102,157,656	N/A	59.91%
29	TRANSAMERICA LIFE INSURANCE COMPANY	5.79%	6	156	\$52,652,148	\$0	\$58,114,399	N/A	110.37%
30	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.02%	18	1	\$212,755	\$0	\$1,434,957	N/A	674.46%
TOTAL		100.00%		152,818	\$908,840,653	\$1,574	\$1,132,886,816	N/A	124.65%

## MISSOURI GROUP OTHER CONSIDERATIONS

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	138	1,456	\$111,418	\$0	\$22,500	\$29,673	20.19%
2	5 STAR LIFE INSURANCE COMPANY	0.06%	73	24,083	\$1,771,966	\$0	\$1,272,423	\$903,128	71.81%
3	AAA LIFE INSURANCE COMPANY	0.07%	71	4,293	\$1,937,115	\$0	\$650,407	\$436,572	33.58%
4	AETNA LIFE INSURANCE COMPANY	0.66%	26	40,144	\$18,788,692	\$0	\$22,098,887	\$4,670,760	117.62%
5	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	228	1	\$0	\$0	\$3,328	\$0	N/A
6	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	207	3	\$2,310	\$0	\$0	\$125	0.00%
7	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	154	16	\$41,296	\$0	\$22,351	\$2,024	54.12%
8	ALLSTATE ASSURANCE COMPANY	0.00%	228	21	\$0	\$0	\$28,940	\$0	N/A
9	ALLSTATE LIFE INSURANCE COMPANY	0.09%	63	7,961	\$2,433,649	\$0	\$64,079,498	\$56,761	2633.06%
10	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	188	0	\$6,000	\$0	\$4,525	\$0	75.42%
11	AMALGAMATED LIFE INSURANCE COMPANY	0.01%	114	10,437	\$275,624	\$0	\$106,582	\$405,297	38.67%
12	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	150	176	\$51,224	\$0	\$9,000	\$4,593	17.57%
13	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.04%	86	30,860	\$1,032,876	\$0	\$769,430	\$78,200	74.49%
14	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	0.01%	125	2,897	\$159,607	\$0	\$60,400	\$33,152	37.84%
15	AMERICAN FAMILY LIFE INSURANCE COMPANY OF ILLINOIS	0.00%	158	142	\$29,602	\$0	\$121,879	\$3,163	411.73%
16	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.02%	100	1,577	\$522,593	\$182,829	\$93,500	\$138,731	52.88%
17	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	149	470	\$51,964	\$0	\$136,920	\$2,173	263.49%
18	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$0	\$34,966	N/A
19	AMERICAN GENERAL ASSURANCE COMPANY	0.03%	94	6,922	\$778,779	\$0	\$385,698	\$172,582	49.53%
20	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	225	99	\$124	\$0	\$281,468	\$362	226990.32%
21	AMERICAN GENERAL LIFE INSURANCE COMPANY	0.00%	153	584	\$41,888	\$0	\$1,519,313	\$18,132	3627.08%
22	AMERICAN GENERAL LIFE INSURANCE COMPANY OF NEW YORK	0.05%	79	5,156	\$1,370,738	\$0	\$5,723,941	\$56,144	417.58%
23	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.08%	64	10,446	\$2,370,170	\$0	\$1,490,157	\$115,620	62.87%
24	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.02%	98	4,681	\$544,994	\$0	\$318,544	\$87,438	58.45%
25	AMERICAN INCOME LIFE INSURANCE COMPANY	0.00%	186	1	\$6,870	\$0	\$2,500	\$256	36.39%
26	AMERICAN MATURITY LIFE INSURANCE COMPANY	0.00%	137	38	\$112,265	\$0	\$212,627	\$0	189.40%
27	AMERICAN MEDICAL SECURITY LIFE INSURANCE COMPANY	0.00%	144	715	\$82,002	\$0	\$30,000	\$7,077	36.58%
28	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.15%	54	6,559	\$4,390,280	\$0	\$2,888,408	\$30,717	65.79%
29	AMERICAN MODERN LIFE INSURANCE COMPANY	0.07%	69	9,295	\$1,972,204	\$0	\$877,840	\$204,193	44.51%
30	AMERICAN NATIONAL INSURANCE COMPANY	0.46%	32	5,390	\$13,164,313	\$4,653	\$8,118,138	\$464,269	61.70%
31	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK	0.00%	219	2	\$502	\$0	\$0	\$47	0.00%
32	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	127	1,581	\$143,455	\$0	\$201,138	\$0	140.21%
33	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.04%	83	5,340	\$1,186,126	\$0	\$731,967	\$266,539	61.71%
34	AMERICAN UNITED LIFE INSURANCE COMPANY	3.56%	8	32,451	\$101,219,859	\$0	\$70,600,808	\$730,462	69.75%
35	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.00%	141	172	\$92,998	\$0	\$194,742	\$3,979	209.40%
36	AMERITAS LIFE INSURANCE CORPORATION	0.44%	33	909	\$12,629,761	\$0	\$8,340,655	\$0	66.04%
37	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	213	90	\$1,040	\$0	\$110,868	\$0	10660.38%
38	ANTHEM LIFE INSURANCE COMPANY	0.30%	40	77,501	\$8,485,515	\$0	\$3,836,908	\$2,560,233	45.22%
39	ASSURITY LIFE INSURANCE COMPANY	0.00%	156	93	\$31,461	\$0	\$67,028	\$192	213.05%
40	ATHENE ANNUITY & LIFE INSURANCE COMPANY	0.01%	108	1,120	\$340,980	\$0	\$1,453,956	\$42,915	426.41%
41	ATLANTA LIFE INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$11,440	\$0	N/A
42	AURORA NATIONAL LIFE INSURANCE COMPANY	0.00%	184	754	\$7,430	\$0	\$473,127	\$1,040	6367.79%
43	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	228	239	\$0	\$0	\$0	\$6,643	N/A
44	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	178	55	\$11,797	\$0	\$0	\$0	0.00%
45	AVIVA LIFE AND ANNUITY COMPANY	0.01%	115	1,703	\$237,500	\$0	\$12,273,475	\$6,344	5167.78%
46	AXA EQUITABLE LIFE INSURANCE COMPANY	1.66%	19	23,354	\$47,175,552	\$5,176	\$141,913,123	\$0	300.83%
47	BALBOA LIFE INSURANCE COMPANY	0.00%	196	8	\$4,027	\$0	\$0	\$819	0.00%
48	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	202	8	\$2,742	\$0	\$2,745	\$199	100.11%
49	BANKERS LIFE AND CASUALTY COMPANY	0.00%	228	9	\$0	\$0	\$22,254	\$0	N/A
50	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$40,785,703	\$0	N/A
51	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	226	4	\$113	\$0	\$0	\$0	0.00%
52	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	148	685	\$54,435	\$0	\$7,000	\$7,653	12.86%
53	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	204	24	\$2,570	\$0	\$0	\$355	0.00%
54	CANADA LIFE ASSURANCE COMPANY	0.00%	228	271	\$0	\$0	\$1,296,271	\$399	N/A
55	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	193	156	\$4,324	\$0	\$55,259	\$937	1277.96%
56	CAPITOL LIFE INSURANCE COMPANY	0.00%	228	12	\$0	\$0	\$68,122	\$0	N/A
57	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.13%	56	40,878	\$3,616,365	\$0	\$1,095,551	\$283,006	30.29%
58	CENTURION LIFE INSURANCE COMPANY	0.01%	123	684	\$173,567	\$0	\$166,599	\$10,232	95.99%
59	CENTURY LIFE ASSURANCE COMPANY	0.00%	221	10	\$430	\$0	\$0	\$80	0.00%
60	CHARTER NATIONAL LIFE INSURANCE COMPANY	0.00%	228	88	\$0	\$0	\$61,305	\$4,996	N/A
61	CHRISTIAN FIDELITY LIFE INSURANCE COMPANY	0.00%	135	1	\$119,131	\$0	\$0	\$0	0.00%
62	CHURCH LIFE INSURANCE CORPORATION	0.01%	116	313	\$232,130	\$0	\$66,000	\$17,400	28.43%
63	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	201	14	\$3,080	\$0	\$2,000	\$0	64.94%
64	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	228	0	\$0	\$0	\$42,500	\$0	N/A
65	CITIZENS SECURITY LIFE INSURANCE COMPANY	0.00%	210	2	\$1,871	\$0	\$0	\$270	0.00%
66	CMFG LIFE INSURANCE COMPANY	0.56%	28	54,151	\$15,901,547	\$0	\$4,755,074	\$603,071	29.90%
67	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.00%	134	393	\$126,108	\$0	\$250,000	\$22,710	198.24%
68	COLONIAL PENN LIFE INSURANCE COMPANY	0.09%	62	8,495	\$2,624,334	\$0	\$1,403,915	\$43,853	53.50%
69	COLUMBIAN LIFE INSURANCE COMPANY	0.00%	173	82	\$14,603	\$0	\$22,053	\$351	151.02%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	COMBINED INSURANCE CO OF AMERICA	0.00%	139	764	\$99,697	\$0	\$42,141	\$3,654	42.27%
71	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.00%	228	2	\$0	\$0	\$450	\$0	N/A
72	COMPANION LIFE INSURANCE COMPANY	0.01%	121	76	\$186,689	\$0	\$197,567	\$62,953	105.83%
73	CONNECTICUT GENERAL LIFE INS CO	0.09%	61	4,478	\$2,630,837	\$0	\$1,992,736	\$572,573	75.75%
74	CONSECO LIFE INSURANCE CO	0.00%	228	35	\$0	\$0	\$23,193	\$183	N/A
75	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$0	-\$32	N/A
76	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	163	292	\$21,726	\$0	\$20,112	\$27,406	92.57%
77	CONTINENTAL ASSURANCE COMPANY	0.00%	170	510	\$16,376	\$0	\$353,999	\$4	2161.69%
78	COUNTRY LIFE INSURANCE COMPANY	0.00%	132	55	\$132,527	\$0	\$193,609	\$247	146.09%
79	CROWN LIFE INSURANCE COMPANY	0.00%	205	7	\$2,538	\$0	\$0	\$482	0.00%
80	EMC NATIONAL LIFE COMPANY	0.03%	89	6,315	\$869,557	\$0	\$818,424	\$599,700	94.12%
81	EPIC LIFE INSURANCE COMPANY THE	0.00%	160	214	\$26,216	\$0	\$0	\$6,156	0.00%
82	EQUITRUST LIFE INSURANCE COMPANY	0.00%	228	0	-\$74,500	\$0	\$285,332	\$0	-383.00%
83	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	189	3	\$4,893	\$0	\$479,184	\$353,007	9793.26%
84	FARM BUREAU LIFE INSURANCE COMPANY OF MISS	0.01%	106	670	\$377,067	\$0	\$154,000	\$45,685	40.84%
85	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	228	6	\$0	\$0	\$0	\$554,020	N/A
86	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	168	24	\$16,838	\$0	\$26,607	\$0	158.02%
87	FEDERATED LIFE INSURANCE COMPANY	0.01%	113	1,892	\$279,458	\$0	\$53,250	\$37,408	19.05%
88	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	228	42	\$0	\$0	\$41,057	\$0	N/A
89	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE	0.00%	142	164	\$85,165	\$0	\$0	\$6,340	0.00%
90	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.25%	42	35,608	\$7,055,927	\$0	\$9,783,191	\$943,097	138.65%
91	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.02%	96	6,187	\$670,643	\$0	\$251,378	\$65,794	37.48%
92	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COM	0.00%	185	3	\$7,049	\$0	\$562,418	\$251	7978.69%
93	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE CON	0.17%	50	10	\$4,888,006	\$0	\$14,366	\$0	0.29%
94	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	211	4	\$1,406	\$0	\$3,506	\$172	249.36%
95	FORETHOUGHT LIFE INSURANCE COMPANY	0.17%	49	15,532	\$4,926,802	\$0	\$6,150,192	\$76,226	124.83%
96	FORT DEARBORN LIFE INSURANCE COMPANY	0.08%	66	19,213	\$2,138,714	\$0	\$1,261,367	\$884,720	58.98%
97	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.04%	82	1,047	\$1,269,614	\$0	\$827,099	\$212	65.15%
98	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	228	3	\$0	\$0	\$0	\$12	N/A
99	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.00%	131	7	\$133,476	\$0	\$186,334	\$1,147	139.60%
100	GENWORTH LIFE INSURANCE COMPANY	0.01%	107	286	\$344,988	\$0	\$1,494,340	\$40,299	433.16%
101	GERBER LIFE INSURANCE COMPANY	0.00%	143	507	\$84,582	\$0	\$65,785	\$1,623	77.78%
102	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.36%	36	76,112	\$10,217,010	\$0	\$5,814,183	\$944,305	56.91%
103	GOLDEN RULE INSURANCE COMPANY	0.01%	122	1,421	\$183,802	\$0	\$50,000	\$122,395	27.20%
104	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANC	0.01%	112	1,414	\$291,379	\$0	\$270,415	\$169,127	92.81%
105	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	157	253	\$30,922	\$0	\$215,851	\$340	698.05%
106	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	215	10	\$801	\$0	\$0	\$550	0.00%
107	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	227	0	\$6	\$0	\$0	\$9	0.00%
108	GREAT WESTERN INSURANCE COMPANY	0.03%	93	1,657	\$797,259	\$0	\$570,251	\$7,862	71.53%
109	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	5.38%	6	65,081	\$152,856,807	\$0	\$2,828,467	\$601,780	1.85%
110	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	117	6,074	\$229,044	\$0	\$312,445	\$61,601	136.41%
111	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.07%	68	34	\$1,975,073	\$0	\$666,264	\$4,964	33.73%
112	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.44%	34	105,919	\$12,502,373	\$0	\$7,935,453	\$5,431,233	63.47%
113	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	1.68%	18	192,570	\$47,828,281	\$0	\$37,955,611	\$20,877,131	79.36%
114	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	200	3	\$3,099	\$0	\$0	\$424	0.00%
115	HARTFORD LIFE INSURANCE COMPANY	3.50%	9	23,058	\$99,610,313	\$0	\$32,839,910	\$835,780	32.97%
116	HCC LIFE INSURANCE COMPANY	0.00%	165	437	\$19,394	\$0	\$15,000	\$5,776	77.34%
117	HM LIFE INSURANCE COMPANY	0.00%	169	0	\$16,560	\$0	\$0	\$0	0.00%
118	HOMESTEADERS LIFE COMPANY	0.16%	51	10,547	\$4,589,823	\$0	\$2,890,476	\$45,784	62.98%
119	HORACE MANN LIFE INSURANCE COMPANY	0.00%	147	282	\$55,868	\$0	\$113,107	\$15,954	202.45%
120	HOUSEHOLD LIFE INSURANCE COMPANY	0.05%	75	5,661	\$1,524,024	\$0	\$1,976,588	\$90,705	129.70%
121	HUMANA INSURANCE COMPANY	0.05%	81	14,060	\$1,302,683	\$0	\$403,335	\$361,502	30.96%
122	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$145,546	\$2,554	N/A
123	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH &	0.07%	72	22,095	\$1,899,627	\$0	\$854,666	\$215,490	44.99%
124	ING LIFE INSURANCE AND ANNUITY COMPANY	5.86%	5	42,036	\$166,523,691	\$0	\$132,243,787	\$10,057	79.41%
125	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.17%	48	8,832	\$4,932,719	\$0	\$99,875,310	\$1,309	2024.75%
126	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	222	2	\$370	\$0	\$0	\$8	0.00%
127	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	216	7	\$755	\$0	\$0	\$11	0.00%
128	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	190	26	\$4,763	\$0	\$11,679	\$58,376	245.20%
129	INVESTORS LIFE INSURANCE COMPANY OF NORTH A	0.00%	228	9	\$0	\$0	\$0	\$0	N/A
130	J M I C LIFE INSURANCE COMPANY	0.00%	228	77	-\$1,674	\$0	\$11,755	\$202	-702.21%
131	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.31%	39	1,302	\$8,785,820	\$0	\$5,786,148	\$325	65.86%
132	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	228	46	\$0	\$0	\$84,104	\$1,711	N/A
133	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	133	1,702	\$129,221	\$0	\$102,295	\$37,829	79.16%
134	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	9.24%	2	37	\$262,559,508	\$214,898	\$227,715,711	\$1,124	86.81%
135	KANAWHA INSURANCE COMPANY	0.05%	77	5,692	\$1,422,343	\$0	\$988,789	\$811,595	69.52%
136	KANSAS CITY LIFE INSURANCE COMPANY	0.12%	57	343	\$3,304,233	\$0	\$5,143,656	\$936,740	155.67%
137	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	181	47	\$10,467	\$0	\$22,000	\$3,101	210.18%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.11%	59	19,355	\$3,244,619	\$0	\$1,896,504	\$2,286,883	58.45%
139	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.06%	74	6,947	\$1,681,578	\$0	\$366,171	\$141,577	21.78%
140	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.53%	29	77	\$15,068,558	\$0	\$13,398,947	\$5,118,230	88.92%
141	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	140	217	\$95,952	\$0	\$228,326	\$47	237.96%
142	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	228	3,069	-\$46,817	\$0	\$76,384	\$11,687	-163.15%
143	LIFESECURE INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$0	\$10	N/A
144	LINCOLN BENEFIT LIFE COMPANY	0.00%	130	820	\$135,915	\$0	\$10,567,195	\$1,875	7774.86%
145	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.10%	60	1,259	\$2,961,771	\$0	\$345,256	\$6,504	11.66%
146	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	152	131	\$43,183	\$0	\$104,000	\$7,062	240.84%
147	LINCOLN NATIONAL LIFE INSURANCE COMPANY	3.03%	13	108,031	\$86,018,850	\$0	\$87,362,470	\$4,687,784	101.56%
148	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	220	1	\$466	\$0	\$0	\$75	0.00%
149	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	166	18	\$18,678	\$0	\$0	\$2,300	0.00%
150	MAGNA INSURANCE COMPANY	0.00%	228	0	-\$60	\$0	\$4	\$0	-6.67%
151	MANHATTAN LIFE INSURANCE COMPANY	0.00%	228	13	\$0	\$0	\$1,978	\$40	N/A
152	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	3.29%	10	26,359	\$93,550,178	\$0	\$104,749,633	\$428,406	111.97%
153	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	180	60	\$10,574	\$0	\$0	\$1,760	0.00%
154	MEMBERS LIFE INSURANCE COMPANY	0.00%	203	16	\$2,582	\$0	\$4,700	\$68	182.03%
155	MERIT LIFE INSURANCE CO	0.03%	92	9,500	\$824,933	\$0	\$335,681	\$41,588	40.69%
156	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.11%	58	50,656	\$3,254,066	\$0	\$13,379,516	\$7,641	411.16%
157	METLIFE INVESTORS INSURANCE COMPANY	0.00%	228	21	\$0	\$0	\$206,367	\$2,390	N/A
158	METLIFE INVESTORS USA INSURANCE COMPANY	0.02%	101	1,161	\$488,018	\$0	\$3,638,796	\$151	745.63%
159	METROPOLITAN LIFE INSURANCE COMPANY	7.09%	3	875,400	\$201,443,957	\$0	\$862,778,131	\$55,350,466	428.30%
160	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.05%	76	3,451	\$1,440,000	\$0	\$13,957,977	\$139	969.30%
161	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	224	0	\$198	\$0	\$0	\$0	0.00%
162	MINNESOTA LIFE INSURANCE COMPANY	1.57%	21	121,276	\$44,725,577	\$0	\$25,617,546	\$10,252,937	57.28%
163	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CC	0.05%	80	43,476	\$1,327,490	\$0	\$360,000	\$434,760	27.12%
164	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	179	10	\$11,671	\$0	\$0	\$3,561	0.00%
165	MONUMENTAL LIFE INSURANCE COMPANY	0.07%	67	7,952	\$2,024,800	\$0	\$6,175,614	\$120,600	305.00%
166	MONY LIFE INSURANCE COMPANY	0.00%	171	57	\$15,538	\$0	\$74,690	\$1,783	480.69%
167	MONY LIFE INSURANCE COMPANY OF AMERICA	0.01%	124	452	\$163,367	\$0	\$193,155	\$19,712	118.23%
168	MOUNTAIN LIFE INSURANCE COMPANY	0.01%	120	2,876	\$193,110	\$0	\$129,675	\$16,449	67.15%
169	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.62%	27	1,895	\$17,624,074	\$0	\$29,253,954	\$35,140	165.99%
170	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	167	61	\$17,379	\$0	\$50,840	\$515	292.54%
171	NATIONAL FARMERS UNION LIFE INSURANCE COMP	0.00%	208	16	\$2,069	\$0	\$0	\$371	0.00%
172	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.21%	45	6,376	\$5,865,747	\$492	\$1,608,422	\$21,516	27.43%
173	NATIONAL HEALTH INSURANCE COMPANY	0.00%	223	3	\$330	\$0	\$0	\$20	0.00%
174	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.48%	30	1,049	\$13,771,589	\$0	\$7,546,154	\$0	54.80%
175	NATIONWIDE LIFE AND ANNUITY INSURANCE COMP	0.00%	155	160	\$35,002	\$0	\$3,901,537	\$0	11146.61%
176	NATIONWIDE LIFE INSURANCE COMPANY	1.84%	17	20,354	\$52,232,040	\$45	\$84,217,470	\$225,536	161.24%
177	NEW ENGLAND LIFE INSURANCE COMPANY	0.01%	110	455	\$316,929	\$0	\$0	\$0	0.00%
178	NEW YORK LIFE INSURANCE AND ANNUITY CORPOR	0.16%	52	230	\$4,524,026	\$0	\$1,101,957	\$7,317	24.36%
179	NEW YORK LIFE INSURANCE COMPANY	1.04%	23	57,318	\$29,517,978	\$702,083	\$44,816,108	\$2,049,406	154.20%
180	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	182	99	\$8,961	\$0	\$0	\$4,075	0.00%
181	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	145	232	\$81,339	\$0	\$192,224	\$6,674	236.32%
182	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAI	0.00%	164	2	\$21,606	\$1,574	\$54,537	\$0	259.70%
183	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.08%	65	1,641	\$2,326,920	\$0	\$6,022,686	\$9	258.83%
184	OLD UNITED LIFE INSURANCE COMPANY	0.00%	136	1,006	\$115,142	\$0	\$156,813	\$14,341	136.19%
185	OXFORD LIFE INSURANCE COMPANY	0.00%	228	3	\$0	\$0	\$0	\$91	N/A
186	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	176	0	\$12,946	\$0	\$0	\$0	0.00%
187	PACIFIC LIFE & ANNUITY COMPANY	0.00%	228	0	\$0	\$0	\$41,000	\$0	N/A
188	PACIFIC LIFE INSURANCE COMPANY	0.07%	70	2,153	\$1,956,230	\$0	\$2,602,115	\$0	133.02%
189	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	161	25	\$25,393	\$0	\$15,500	\$3,461	61.04%
190	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$115,788	\$0	N/A
191	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	175	68	\$13,086	\$0	\$16,453	\$4,701	125.73%
192	PAUL REVERE VARIABLE ANNUITY INSURANCE COM	0.00%	228	2	\$0	\$0	\$0	\$0	N/A
193	PEKIN LIFE INSURANCE COMPANY	0.02%	97	4,287	\$661,907	\$0	\$278,747	\$41,210	42.11%
194	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	206	7	\$2,458	\$0	\$0	\$144	0.00%
195	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	228	59	\$0	\$0	\$628,440	\$0	N/A
196	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	228	1	\$0	\$0	\$0	\$6	N/A
197	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	228	1	\$0	\$0	\$0	\$14	N/A
198	PHOENIX LIFE INSURANCE COMPANY	0.00%	209	4,893	\$1,921	\$0	\$658,654	\$256	34287.04%
199	PIONEER AMERICAN INSURANCE COMPANY	0.00%	199	11	\$3,252	\$0	\$0	\$533	0.00%
200	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	218	2	\$564	\$0	\$0	\$128	0.00%
201	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$29,660	\$0	N/A
202	PRINCIPAL LIFE INSURANCE COMPANY	10.29%	1	354,389	\$292,629,631	\$19,618	\$26,563,942	\$3,987,004	9.08%
203	PROTECTIVE LIFE AND ANNUITY INSURANCE COMP	0.00%	228	2	\$0	\$0	\$252,061	\$0	N/A
204	PROTECTIVE LIFE INSURANCE COMPANY	0.33%	38	1,979	\$9,433,494	\$0	\$79,023,980	\$5,488	837.70%
205	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.00%	146	1,084	\$64,459	\$0	\$3,018,133	\$4,805	4682.25%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	PROVIDENT LIFE AND CASUALTY INSURANCE COMP.	0.00%	217	4	\$572	\$0	\$0	\$324	0.00%
207	PRUDENTIAL INSURANCE COMPANY OF AMERICA T	3.11%	12	292,588	\$88,268,944	\$727,995	\$143,745,112	\$26,148,377	163.67%
208	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	1.63%	20	0	\$46,412,001	\$0	\$57,307,775	\$0	123.48%
209	REASSURE AMERICA LIFE INSURANCE COMPANY	0.01%	126	185	\$148,200	\$0	\$538,742	\$8,277	363.52%
210	RELIABLE LIFE INSURANCE COMPANY	0.00%	228	14	\$0	\$0	\$314,484	\$92	N/A
211	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.38%	35	76,174	\$10,662,426	\$0	\$9,300,134	\$4,540,386	87.22%
212	RELIASTAR LIFE INSURANCE COMPANY	0.27%	41	100,665	\$7,731,801	\$7,763	\$8,595,968	\$3,059,078	111.28%
213	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOF	0.00%	151	18	\$43,581	\$0	\$114,221	\$479	262.09%
214	RESOURCE LIFE INSURANCE COMPANY	0.00%	228	830	-\$3,552	\$0	\$7,486	\$3,412	-210.75%
215	RIVERSOURCE LIFE INSURANCE COMPANY	0.04%	84	547	\$1,172,233	\$0	\$1,280,233	\$5,307	109.21%
216	S USA LIFE INSURANCE COMPANY INC	0.00%	187	2	\$6,512	\$0	\$30,960	\$624	475.43%
217	SAGICOR LIFE INSURANCE COMPANY	0.00%	228	80	\$0	\$0	\$116,872	\$0	N/A
218	SEARS LIFE INSURANCE COMPANY	0.02%	103	1,285	\$454,028	\$0	\$245,286	\$24,712	54.02%
219	SECURIAN LIFE INSURANCE COMPANY	0.01%	119	541	\$194,871	\$0	\$30,695	\$87,931	15.75%
220	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.03%	95	229	\$751,140	\$0	\$760,572	\$685	101.26%
221	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	191	56	\$4,705	\$0	\$0	\$1,002	0.00%
222	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$0	\$35,831	N/A
223	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.20%	46	1,368	\$5,813,778	\$0	\$5,211,424	\$11,562	89.64%
224	SETTLERS LIFE INSURANCE COMPANY	0.00%	197	120	\$3,985	\$0	\$11,100	\$318	278.54%
225	SHELTER LIFE INSURANCE COMPANY	0.03%	88	7,766	\$915,590	\$0	\$663,062	\$213,563	72.42%
226	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	198	50	\$3,930	\$0	\$0	\$347	0.00%
227	STANDARD INSURANCE COMPANY	2.54%	15	184,607	\$72,114,137	\$0	\$71,088,947	\$10,069,793	98.58%
228	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.00%	194	22	\$4,304	\$0	\$0	\$350	0.00%
229	STARMOUNT LIFE INSURANCE COMPANY	0.00%	195	13	\$4,231	\$0	\$0	\$150	0.00%
230	STATE FARM LIFE INSURANCE COMPANY	0.03%	90	5,192	\$864,696	\$0	\$2,240,367	\$353,885	259.09%
231	STONEBRIDGE LIFE INSURANCE COMPANY	0.17%	47	27,804	\$4,952,469	\$0	\$3,836,253	\$220,210	77.46%
232	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.03%	91	9,609	\$827,056	\$0	\$406,185	\$249,731	49.11%
233	SUN LIFE ASSURANCE COMPANY OF CANADA	0.35%	37	94,286	\$9,930,014	\$0	\$5,826,478	\$5,129,246	58.68%
234	SUN LIFE ASSURANCE OF CANADA (US)	3.11%	11	5,451	\$88,349,315	\$0	\$35,799,007	\$0	40.52%
235	SUNAMERICA ANNUITY AND LIFE ASSURANCE COMF	4.31%	7	996	\$122,422,262	\$0	\$132,000,657	\$0	107.82%
236	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	174	93	\$13,356	\$0	\$164,752	\$0	1233.54%
237	SURETY LIFE INSURANCE COMPANY	0.00%	228	1	\$0	\$0	\$0	\$145	N/A
238	SYMETRA LIFE INSURANCE COMPANY	0.02%	99	6,413	\$541,117	\$0	\$1,062,117	\$9,736	196.28%
239	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	2.96%	14	24,338	\$84,129,623	\$4,524,833	\$25,783,287	\$0	36.03%
240	TEXAS LIFE INSURANCE COMPANY	0.00%	228	2	\$0	\$0	\$4,404	\$0	N/A
241	TIME INSURANCE COMPANY	0.00%	128	1,313	\$138,829	\$0	\$58,988	\$37,375	42.49%
242	TRANS WORLD ASSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$0	\$34,351	N/A
243	TRANSAMERICA ADVISORS LIFE INSURANCE COMP	0.00%	228	15	\$0	\$0	\$108,616	\$0	N/A
244	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	6.00%	4	117	\$170,697,206	\$0	\$102,268,083	\$1,150	59.91%
245	TRANSAMERICA LIFE INSURANCE COMPANY	1.99%	16	12,925	\$56,609,742	\$0	\$78,619,842	\$409,413	138.88%
246	TRUSTMARK INSURANCE COMPANY	0.05%	78	4,637	\$1,385,739	\$0	\$594,666	\$169,460	42.91%
247	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	129	826	\$138,139	\$0	\$55,614	\$19,335	40.26%
248	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$64,741	\$0	N/A
249	UNIFIED LIFE INSURANCE COMPANY	0.01%	105	1,386	\$420,105	\$0	\$139,875	\$3,344	33.30%
250	UNIMERICA INSURANCE COMPANY	0.16%	53	24,770	\$4,465,062	\$0	\$3,997,737	\$2,272,399	89.53%
251	UNION BANKERS INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$0	-\$16	N/A
252	UNION CENTRAL LIFE INSURANCE COMPANY	0.48%	31	2,853	\$13,666,624	\$0	\$47,883,173	\$53	350.37%
253	UNION FIDELITY LIFE INSURANCE COMPANY	0.02%	102	2,761	\$474,466	\$0	\$602,592	\$24,667	127.00%
254	UNION LABOR LIFE INSURANCE COMPANY	0.03%	87	17,270	\$945,460	\$13,001	\$765,047	\$126,231	82.29%
255	UNION SECURITY INSURANCE COMPANY	0.21%	44	37,256	\$6,016,119	\$0	\$3,689,205	\$1,779,530	61.32%
256	UNITED AMERICAN INSURANCE COMPANY	0.00%	212	5	\$1,321	\$0	\$0	\$104	0.00%
257	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	228	8	\$0	\$0	\$4,976	\$21	N/A
258	UNITED HEALTHCARE INSURANCE COMPANY	0.13%	55	1,505	\$3,667,803	\$0	\$1,358,405	\$3,235,733	37.04%
259	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	228	1	\$0	\$0	\$2,000	\$0	N/A
260	UNITED INVESTORS LIFE INSURANCE COMPANY	0.01%	111	1,411	\$307,882	\$0	\$410,000	\$49,410	133.17%
261	UNITED LIFE INSURANCE COMPANY	0.00%	183	58	\$8,949	\$0	\$5,019	\$2,300	56.08%
262	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.18%	22	48,312	\$33,616,679	\$0	\$7,373,720	\$3,111,085	21.93%
263	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.00%	192	21	\$4,412	\$0	\$0	\$610	0.00%
264	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.04%	85	3,114	\$1,122,750	\$0	\$3,765,521	\$482,291	335.38%
265	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.00%	172	58	\$15,200	\$0	\$65,436	\$0	430.50%
266	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.01%	104	601	\$420,794	\$0	\$171,711	\$1,735	40.81%
267	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMP	0.00%	228	285	-\$11,631	\$0	\$22,167	\$883	-190.59%
268	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.81%	25	123,421	\$23,109,149	\$0	\$12,309,916	\$9,291,937	53.27%
269	USABLE LIFE	0.24%	43	2,364	\$6,699,502	\$0	\$3,084,010	\$3,542,923	46.03%
270	VANTIS LIFE INSURANCE COMPANY	0.00%	214	3	\$868	\$0	\$0	\$275	0.00%
271	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.88%	24	12,388	\$25,138,402	\$0	\$18,707,409	\$0	74.42%
272	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	162	227	\$23,827	\$0	\$616,400	\$2,541	2586.98%
273	WEST COAST LIFE INSURANCE COMPANY	0.00%	159	3	\$27,479	\$0	\$0	\$2,973	0.00%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.00%	228	188	\$0	\$0	\$1,083,710	\$0	N/A
275	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.00%	228	0	\$0	\$0	\$1,724,253	\$0	N/A
276	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.01%	118	2	\$212,755	\$0	\$1,434,957	\$300	674.46%
277	WORLD INSURANCE COMPANY	0.00%	228	24	\$0	\$0	\$0	\$345	N/A
278	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	228	0	\$0	\$0	\$0	\$53	N/A
279	ZALE LIFE INSURANCE COMPANY	0.00%	177	1,594	\$12,842	\$0	\$0	\$907	0.00%
280	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.01%	109	1,220	\$327,443	\$0	\$1,866,995	\$373,969	570.17%
TOTAL		100.00%		3,993,692	\$2,842,665,037	\$6,404,960	\$3,232,222,484	\$209,024,312	113.93%

**TOTAL  
LIFE INSURANCE  
BY  
COMPANY**

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	314	1,457	\$116,431	\$0	\$22,500	\$29,723	19.32%
2	5 STAR LIFE INSURANCE COMPANY	0.02%	182	24,814	\$2,115,537	\$0	\$1,361,769	\$936,675	64.37%
3	AAA LIFE INSURANCE COMPANY	0.04%	154	8,000	\$4,030,085	\$0	\$1,859,999	\$924,662	46.15%
4	ABILITY INSURANCE COMPANY	0.00%	407	55	\$3,525	\$2,380	\$1,505	\$203	110.21%
5	ACACIA LIFE INSURANCE CO	0.01%	204	859	\$1,276,390	\$54,562	\$517,758	\$33,872	44.84%
6	AETNA LIFE INSURANCE COMPANY	0.19%	80	42,587	\$19,271,300	\$546,500	\$24,184,694	\$4,704,222	128.33%
7	ALFA LIFE INSURANCE CORPORATION	0.00%	429	0	\$0	\$0	\$0	\$10	N/A
8	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	429	2	\$0	\$0	\$5,360	\$0	N/A
9	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.02%	190	11	\$1,710,084	\$0	\$4,767	\$125	0.28%
10	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMER	2.08%	13	30,325	\$210,539,376	\$0	\$132,428,330	\$338,437	62.90%
11	ALLSTATE ASSURANCE COMPANY	0.00%	429	23	\$0	\$0	\$29,382	\$0	N/A
12	ALLSTATE LIFE INSURANCE COMPANY	0.08%	111	22,776	\$8,483,839	\$0	\$113,821,851	\$1,068,284	1341.63%
13	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	344	62	\$43,898	\$0	\$3,598,171	\$12,338	8196.66%
14	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	285	10,437	\$275,624	\$0	\$106,582	\$405,297	38.67%
15	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.01%	212	2,054	\$1,080,557	\$317	\$464,942	\$67,337	43.06%
16	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	209	31,127	\$1,135,153	\$0	\$1,008,191	\$87,331	88.82%
17	AMERICAN CAPITOL INSURANCE COMPANY	0.00%	343	2,736	\$44,013	\$210	\$102,507	\$3,849	233.38%
18	AMERICAN CONTINENTAL INSURANCE COMPANY	0.00%	292	374	\$233,711	\$0	\$0	\$3,579	0.00%
19	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COM	1.18%	26	13,315	\$119,554,644	\$0	\$43,564,693	\$35,729	36.44%
20	AMERICAN FAMILY LIFE INSURANCE COMPANY OF CC	0.03%	160	14,633	\$3,249,445	\$0	\$720,804	\$520,173	22.18%
21	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.48%	41	108,682	\$48,580,756	\$5,773,723	\$30,513,888	\$9,918,651	74.70%
22	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.00%	258	11,501	\$421,438	\$0	\$193,026	\$32,783	45.80%
23	AMERICAN FIDELITY ASSURANCE COMPANY	0.04%	149	10,169	\$4,383,879	\$13,231	\$2,889,839	\$503,868	66.22%
24	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	259	1,692	\$400,461	\$1,302	\$223,953	\$54,569	56.25%
25	AMERICAN FINANCIAL SECURITY LIFE INSURANCE COI	0.00%	387	4	\$9,354	\$0	\$0	\$105	0.00%
26	AMERICAN GENERAL ASSURANCE COMPANY	0.01%	226	6,922	\$812,362	\$0	\$654,786	\$172,582	80.60%
27	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE	0.08%	110	98,379	\$8,511,218	\$24,176	\$10,408,325	\$789,893	122.57%
28	AMERICAN GENERAL LIFE INSURANCE CO	0.50%	40	56,138	\$50,890,670	\$1,439,641	\$58,575,966	\$11,427,859	117.93%
29	AMERICAN GENERAL LIFE INSURANCE COMPANY OF C	0.02%	192	6,961	\$1,667,091	\$0	\$6,826,614	\$380,811	409.49%
30	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.02%	174	13,532	\$2,428,484	\$3,852	\$1,826,337	\$121,765	75.36%
31	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.07%	123	18,612	\$6,622,656	\$0	\$2,800,242	\$693,668	42.28%
32	AMERICAN HOME LIFE INSURANCE COMPANY	0.02%	183	4,599	\$1,983,617	\$37,352	\$1,826,912	\$148,682	93.98%
33	AMERICAN INCOME LIFE INSURANCE CO	0.10%	106	29,362	\$10,249,538	\$0	\$3,369,001	\$639,213	32.87%
34	AMERICAN LIFE & SECURITY CORP	0.00%	290	907	\$251,125	\$0	\$120,998	\$5,837	48.18%
35	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	316	39	\$112,265	\$0	\$213,973	\$0	190.60%
36	AMERICAN MEDICAL SECURITY LIFE INSURANCE COMI	0.00%	325	715	\$82,002	\$0	\$30,000	\$7,077	36.58%
37	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.05%	146	10,015	\$4,639,553	\$16,464	\$3,697,519	\$45,644	80.05%
38	AMERICAN MODERN LIFE INSURANCE COMPANY	0.02%	184	9,295	\$1,972,204	\$0	\$877,840	\$204,193	44.51%
39	AMERICAN NATIONAL INSURANCE COMPANY	0.52%	39	62,901	\$52,859,275	\$73,355	\$33,735,931	\$1,593,512	63.96%
40	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	303	216	\$155,617	\$0	\$749,140	\$27,102	481.40%
41	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	277	596	\$320,878	\$0	\$416,984	\$5,722	129.95%
42	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURAN	0.00%	400	11	\$4,446	\$0	\$0	\$162	0.00%
43	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	374	50	\$19,856	\$0	\$44,102	\$2,188	222.11%
44	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	205	5,014	\$1,230,964	\$36,674	\$1,402,723	\$169,886	116.93%
45	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	429	168	\$0	\$0	\$164,670	\$2	N/A
46	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.01%	198	5,535	\$1,470,280	\$0	\$1,005,981	\$275,740	68.42%
47	AMERICAN UNITED LIFE INSURANCE COMPANY	1.14%	27	36,873	\$115,454,896	\$372,016	\$89,942,391	\$1,359,444	78.22%
48	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE C	0.06%	126	6,404	\$6,164,285	\$5,435	\$3,497,016	\$305,966	56.82%
49	AMERITAS LIFE INSURANCE CORP	0.18%	82	3,743	\$17,771,500	\$172,020	\$14,155,261	\$252,407	80.62%
50	AMICA LIFE INSURANCE COMPANY	0.00%	282	260	\$299,610	\$0	\$354,291	\$78,379	118.25%
51	ANNUTY INVESTORS LIFE INSURANCE COMPANY	0.00%	253	547	\$446,356	\$0	\$1,067,586	\$0	239.18%
52	ANTHEM LIFE INSURANCE COMPANY	0.09%	109	79,524	\$8,736,967	\$0	\$3,910,878	\$2,624,834	44.76%
53	ASSURED LIFE ASSOCIATION	0.00%	369	148	\$22,081	\$489	\$18,655	\$1,132	86.70%
54	ASSURITY LIFE INSURANCE COMPANY	0.05%	134	6,575	\$5,519,595	\$832,675	\$2,312,300	\$236,704	56.98%
55	ATHENE ANNUITY & LIFE INSURANCE COMPANY	0.10%	104	10,348	\$10,302,267	\$15,775	\$16,726,396	\$613,696	162.51%
56	ATLANTA LIFE INSURANCE COMPANY	0.00%	338	5,331	\$55,539	\$0	\$244,109	\$7,787	439.53%
57	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.01%	248	1,102	\$517,424	\$0	\$2,781,022	\$33,461	537.47%
58	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	354	393	\$33,032	\$0	\$21,520	\$10,082	65.15%
59	AUTO OWNERS LIFE INSURANCE COMPANY	0.06%	129	6,686	\$5,669,440	\$0	\$1,237,243	\$655,910	21.82%
60	AVIVA LIFE AND ANNUITY COMPANY	1.39%	21	25,202	\$140,828,327	\$1,138,107	\$98,969,534	\$1,369,075	71.08%
61	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.00%	254	288	\$443,660	\$0	\$1,066,725	\$83,686	240.44%
62	AXA EQUITABLE LIFE INSURANCE COMPANY	1.23%	24	60,803	\$124,443,953	\$5,349,451	\$195,519,137	\$6,725,280	161.41%
63	BALBOA LIFE INSURANCE COMPANY	0.00%	333	160	\$65,142	\$0	\$-1,921	\$13,522	-2.95%
64	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	284	637	\$291,614	\$29,406	\$703,198	\$11,083	251.22%
65	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	345	231	\$41,515	\$0	\$69,298	\$1,088	166.92%
66	BANKERS LIFE AND CASUALTY COMPANY	0.30%	61	23,762	\$30,444,165	\$36,990	\$26,876,252	\$365,991	88.40%
67	BANKERS LIFE INSURANCE COMPANY	0.02%	179	145	\$2,214,523	\$0	\$8,000	\$30	0.36%
68	BANNER LIFE INSURANCE COMPANY	0.12%	99	14,658	\$11,872,416	\$62,251	\$9,521,981	\$6,897,129	80.73%
69	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	332	307	\$65,766	\$6,409	\$1,081,275	\$25,886	1653.87%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
70	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	371	111	\$21,969	\$0	\$18,684	\$687	85.05%
71	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY O	1.03%	29	202	\$104,453,045	\$0	\$40,966,253	\$0	39.22%
72	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	356	29	\$31,977	\$0	\$0	\$31,024	0.00%
73	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	427	4	\$113	\$0	\$0	\$0	0.00%
74	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.06%	130	29,117	\$5,661,910	\$2,176	\$2,033,720	\$490,854	35.96%
75	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.00%	385	47	\$10,627	\$0	\$60,000	\$1,178	564.60%
76	C M LIFE INSURANCE COMPANY	0.13%	97	6,318	\$13,060,509	\$0	\$23,217,721	\$630,427	177.77%
77	CANADA LIFE ASSURANCE COMPANY	0.01%	207	824	\$1,214,966	\$326,817	\$3,242,446	\$140,592	293.77%
78	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	256	8,307	\$425,845	\$0	\$2,022,667	\$20,911	474.98%
79	CAPITOL LIFE INSURANCE COMPANY	0.00%	334	276	\$61,396	\$0	\$135,626	\$2,721	220.90%
80	CATHOLIC FINANCIAL LIFE	0.01%	238	2,396	\$614,139	\$26,271	\$512,942	\$27,918	87.80%
81	CATHOLIC HOLY FAMILY SOCIETY	0.03%	163	2,326	\$3,045,603	\$0	\$474,337	\$11,957	15.57%
82	CATHOLIC ORDER OF FORESTERS	0.00%	300	1,217	\$173,349	\$19,618	\$182,584	\$20,963	116.64%
83	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	341	118	\$50,728	\$0	\$1,573	\$2,252	3.10%
84	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	255	7,420	\$434,568	\$3,277	\$917,743	\$31,647	211.94%
85	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.04%	155	41,572	\$3,849,016	\$8,659	\$1,414,542	\$293,748	36.98%
86	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	310	541	\$120,918	\$1,915	\$39,831	\$12,366	34.52%
87	CENTURION LIFE INSURANCE COMPANY	0.00%	299	1,546	\$173,567	\$0	\$3,985,409	\$10,232	2296.18%
88	CENTURY LIFE ASSURANCE COMPANY	0.00%	421	11	\$574	\$0	\$0	\$84	0.00%
89	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	416	158	\$1,200	\$0	\$244,130	\$7,165	20344.17%
90	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.00%	315	1,636	\$116,260	\$0	\$133,297	\$9,206	114.65%
91	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	216	1,891	\$998,257	\$65	\$673,590	\$71,042	67.48%
92	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.01%	240	776	\$603,061	\$0	\$206,844	\$7,681	34.30%
93	CHURCH LIFE INSURANCE CORPORATION	0.00%	283	358	\$297,904	\$0	\$192,240	\$17,569	64.53%
94	CICA LIFE INSURANCE COMPANY OF AMERICA	0.02%	193	1,616	\$1,664,395	\$1,936	\$766,281	\$39,945	46.16%
95	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	402	18	\$4,073	\$0	\$2,000	\$15	49.10%
96	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	429	0	\$0	\$0	\$42,500	\$0	N/A
97	CINCINNATI LIFE INSURANCE COMPANY THE	0.08%	112	11,409	\$8,431,057	\$0	\$4,956,435	\$2,752,150	58.79%
98	CITIZENS SECURITY LIFE INS CO	0.00%	301	623	\$164,165	\$114	\$82,843	\$4,345	50.53%
99	CMFG LIFE INSURANCE COMPANY	0.24%	70	59,654	\$24,537,836	\$334,225	\$19,936,330	\$832,228	82.61%
100	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.03%	169	9,033	\$2,804,324	\$0	\$1,579,321	\$419,182	56.32%
101	COLONIAL PENN LIFE INSURANCE COMPANY	0.03%	166	11,792	\$2,934,687	\$0	\$2,001,543	\$49,300	68.20%
102	COLORADO BANKERS LIFE INS CO	0.01%	199	2,738	\$1,463,459	\$0	\$368,151	\$55,483	25.16%
103	COLUMBIAN LIFE INSURANCE COMPANY	0.03%	164	5,488	\$3,031,115	\$673	\$813,693	\$70,882	26.87%
104	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	312	339	\$118,300	\$10,367	\$225,960	\$5,823	199.77%
105	COLUMBUS LIFE INSURANCE COMPANY	0.33%	57	2,090	\$33,208,335	\$46,354	\$4,782,838	\$126,039	14.54%
106	COMBINED INSURANCE CO OF AMERICA	0.02%	186	12,112	\$1,790,329	\$0	\$2,045,006	\$102,356	114.23%
107	COMMONWEALTH ANNUITY AND LIFE INSURANCE COM	0.03%	161	3,169	\$3,150,819	\$0	\$21,475,607	\$201,161	681.59%
108	COMPANION LIFE INSURANCE COMPANY	0.00%	295	87	\$188,470	\$0	\$204,711	\$63,173	108.62%
109	COMPBENEFITS INSURANCE COMPANY	0.00%	404	34	\$3,620	\$0	\$0	\$271	0.00%
110	CONNECTICUT GENERAL LIFE INS CO	0.06%	131	6,627	\$5,618,087	\$918,174	\$15,509,349	\$1,068,106	292.40%
111	CONSECO LIFE INSURANCE CO	0.02%	178	5,891	\$2,235,713	\$29,555	\$9,095,908	\$373,037	408.17%
112	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	271	1,062	\$357,373	\$0	\$483,009	\$8,346	135.16%
113	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	372	292	\$21,726	\$0	\$20,112	\$27,406	92.57%
114	CONTINENTAL ASSURANCE COMPANY	0.00%	257	1,819	\$424,295	\$132,712	\$949,701	\$44	255.11%
115	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	261	1,640	\$393,919	\$0	\$1,408,941	\$52,988	357.67%
116	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	245	1,464	\$544,521	\$0	\$250,166	\$15,785	45.94%
117	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	221	991	\$928,445	\$0	\$1,207,106	\$42,199	130.01%
118	COUNTRY LIFE INSURANCE COMPANY	0.06%	127	13,322	\$5,932,243	\$1,101,254	\$3,009,708	\$1,321,478	69.30%
119	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	311	498	\$118,590	\$3,066	\$185,963	\$4,806	159.40%
120	CROWN LIFE INSURANCE COMPANY	0.00%	251	812	\$471,638	\$196,921	\$938,954	\$69,391	240.84%
121	CSA FRATERNAL LIFE	0.00%	286	597	\$271,292	\$0	\$236,177	\$3,554	87.06%
122	CSI LIFE INSURANCE COMPANY	0.00%	405	10	\$3,559	\$0	\$371	\$70	10.42%
123	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	269	786	\$360,841	\$45	\$53,801	\$6,195	14.92%
124	DIRECT GENERAL LIFE INSURANCE COMPANY	0.00%	278	1,951	\$311,785	\$0	\$20,000	\$19,755	6.41%
125	EMC NATIONAL LIFE COMPANY	0.04%	152	12,110	\$4,330,031	\$35,073	\$6,734,455	\$927,725	156.34%
126	EMPLOYEES LIFE COMPANY (MUTUAL)	0.10%	107	330	\$10,042,156	\$190	\$5,597,426	\$1,317	55.74%
127	EPIC LIFE INSURANCE COMPANY THE	0.00%	365	215	\$26,775	\$0	\$0	\$6,161	0.00%
128	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.01%	219	1,622	\$941,532	\$0	\$664,144	\$18,263	70.54%
129	EQUITABLE RESERVE ASSOCIATION	0.00%	398	225	\$5,806	\$286	\$30,871	\$1,463	536.63%
130	EQUITRUST LIFE INSURANCE COMPANY	0.23%	73	2,916	\$22,983,635	\$0	\$19,076,968	\$5,686	83.00%
131	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.02%	187	5,044	\$1,744,951	\$156,141	\$2,609,498	\$437,793	158.49%
132	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AME	0.00%	383	29	\$12,878	\$0	\$0	\$1,125	0.00%
133	FAMILY LIFE INSURANCE COMPANY	0.00%	309	357	\$129,978	\$0	\$227,175	\$17,542	174.78%
134	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	428	1,088	\$21	\$0	\$547,698	\$2,076	2608085.71%
135	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOL	0.41%	47	70,011	\$41,397,234	\$2,158,062	\$22,102,537	\$4,762,098	58.60%
136	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.27%	67	57,202	\$27,527,306	\$0	\$20,821,450	\$6,088,734	75.64%
137	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	304	439	\$142,510	\$4,732	\$79,808	\$21,719	59.32%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
138	FEDERATED LIFE INSURANCE COMPANY	0.07%	117	5,048	\$7,593,851	\$0	\$4,068,886	\$941,322	53.58%
139	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.22%	74	12,086	\$22,639,307	\$4,346	\$38,929,358	\$941,642	171.97%
140	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.11%	100	2,179	\$11,329,887	\$0	\$12,733,778	\$82,452	112.39%
141	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE INSURANCE COMPANY	0.01%	200	2,222	\$1,413,435	\$36,879	\$809,715	\$359,803	59.90%
142	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.15%	91	42,926	\$15,303,772	\$0	\$12,831,423	\$964,152	83.84%
143	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.01%	232	6,187	\$670,643	\$0	\$251,378	\$65,794	37.48%
144	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	296	662	\$183,140	\$155,807	\$1,012,473	\$13,954	637.92%
145	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	0.05%	143	10	\$4,888,006	\$0	\$14,366	\$0	0.29%
146	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF THE UNITED STATES	0.00%	266	65	\$364,637	\$1,110	\$236	\$3,080	0.37%
147	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES	0.00%	425	14	\$209	\$173	\$4,399	\$24	2187.56%
148	FIRST GUARANTY INSURANCE COMPANY	0.00%	409	2	\$2,701	\$0	\$0	\$41	0.00%
149	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	388	4,282	\$9,139	\$0	\$23,376	\$2,390	255.78%
150	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	279	516	\$309,051	\$1,714	\$673,275	\$41,120	218.41%
151	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.03%	162	6,123	\$3,049,933	\$0	\$3,273,697	\$1,691,885	107.34%
152	FORETHOUGHT LIFE INSURANCE COMPANY	0.16%	88	16,461	\$16,155,921	\$0	\$7,754,701	\$80,228	48.00%
153	FORT DEARBORN LIFE INSURANCE COMPANY	0.02%	177	19,921	\$2,264,875	\$0	\$4,480,885	\$886,868	197.84%
154	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	340	146	\$51,618	\$0	\$27,342	\$3,256	52.97%
155	FUNERAL DIRECTORS LIFE INSURANCE CO	0.03%	171	2,034	\$2,580,054	\$714	\$710,696	\$6,755	27.57%
156	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	247	872	\$528,417	\$0	\$223,441	\$62,107	42.28%
157	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.29%	62	29,762	\$29,498,696	\$23,492,565	\$66,967,217	\$3,450,380	306.66%
158	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	429	3	\$0	\$0	\$0	\$12	N/A
159	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.42%	46	42,809	\$43,009,118	\$0	\$80,943,046	\$11,100,866	188.20%
160	GENWORTH LIFE INSURANCE COMPANY	0.35%	53	8,849	\$35,373,690	\$0	\$23,234,556	\$2,149,574	65.68%
161	GERBER LIFE INSURANCE COMPANY	0.05%	136	73,062	\$5,445,403	\$0	\$1,478,298	\$846,144	27.15%
162	GLEANER LIFE INSURANCE SOCIETY	0.09%	108	541	\$8,916,508	\$605	\$478,430	\$9,022	5.37%
163	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.15%	90	160,720	\$15,504,311	\$2,122	\$8,358,320	\$1,585,445	53.92%
164	GOLDEN RULE INSURANCE COMPANY	0.02%	175	4,186	\$2,315,139	\$2,616	\$5,103,129	\$365,029	220.54%
165	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.01%	237	2,121	\$616,657	\$82,279	\$658,294	\$195,068	120.09%
166	GRANGE LIFE INSURANCE COMPANY	0.00%	329	100	\$75,966	\$0	\$86,584	\$20,759	113.98%
167	GREAT AMERICAN LIFE ASSURANCE COMPANY	0.00%	429	0	\$0	\$0	\$8,316	\$0	N/A
168	GREAT AMERICAN LIFE INSURANCE COMPANY	0.40%	48	4,281	\$40,983,165	\$0	\$14,302,760	\$206,898	34.90%
169	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	234	1,524	\$646,163	-\$161	\$620,894	\$87,358	96.06%
170	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	268	872	\$361,741	\$7,991	\$1,173,905	\$44,618	326.72%
171	GREAT WESTERN INSURANCE COMPANY	0.01%	227	1,661	\$809,832	\$0	\$576,319	\$7,866	71.17%
172	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	1.66%	17	77,692	\$168,131,422	\$315,627	\$9,682,342	\$1,266,625	5.95%
173	GREATER BENEFICIAL UNION OF PITTSBURGH	0.02%	188	456	\$1,722,715	\$6,893	\$238,633	\$2,822	14.25%
174	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	215	11,786	\$1,020,035	\$0	\$823,858	\$119,985	80.77%
175	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	267	332	\$362,516	\$0	\$1,180,913	\$4,826	325.75%
176	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.11%	102	876	\$10,787,688	\$0	\$7,553,764	\$50,170	70.02%
177	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.30%	60	111,321	\$30,692,076	\$4,042,788	\$19,958,978	\$6,762,203	78.20%
178	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	429	303	\$0	\$0	\$1,337,347	\$0	N/A
179	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.47%	42	192,813	\$48,091,091	\$87	\$38,129,755	\$20,910,027	79.29%
180	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.77%	35	32,051	\$77,917,052	\$152	\$223,223,648	\$4,234,542	286.49%
181	HARTFORD LIFE INSURANCE COMPANY	1.07%	28	45,534	\$108,033,032	\$13,023	\$139,720,167	\$2,126,141	129.34%
182	HCC LIFE INSURANCE COMPANY	0.00%	363	453	\$29,053	\$0	\$20,013	\$6,629	68.88%
183	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	364	123	\$26,899	\$206	\$61,736	\$1,159	230.28%
184	HERITAGE LIFE INSURANCE COMPANY	0.00%	429	2	\$0	\$0	\$0	\$25	N/A
185	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	326	134	\$81,087	\$0	\$107,027	\$7,737	131.99%
186	HM LIFE INSURANCE COMPANY	0.00%	377	0	\$16,560	\$0	\$0	\$0	0.00%
187	HOMESTEADERS LIFE COMPANY	0.05%	145	13,576	\$4,669,560	\$0	\$3,167,823	\$49,614	67.84%
188	HORACE MANN LIFE INSURANCE COMPANY	0.04%	151	4,426	\$4,362,344	\$0	\$3,181,172	\$151,904	72.92%
189	HOUSEHOLD LIFE INSURANCE COMPANY	0.02%	180	6,671	\$2,180,914	\$0	\$2,336,971	\$272,165	107.16%
190	HUMANA INSURANCE COMPANY	0.01%	202	14,261	\$1,353,696	\$0	\$403,335	\$379,587	29.80%
191	HUMANADENTAL INSURANCE COMPANY	0.00%	351	152	\$34,807	\$1,799	\$29,170	\$1,999	88.97%
192	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	406	180	\$3,549	\$428	\$181,138	\$5,598	5115.98%
193	IDEALIFE INSURANCE COMPANY	0.00%	358	342	\$30,781	\$0	\$78,813	\$4,087	256.04%
194	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	185	3,874	\$1,877,149	\$30,413	\$1,149,923	\$275,365	62.88%
195	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	429	6	\$0	\$0	\$0	\$434	N/A
196	INDEPENDENT ORDER OF FORESTERS THE AMERICAN LIFE INSURANCE COMPANY	0.03%	158	6,617	\$3,354,470	\$239,014	\$1,985,348	\$337,099	66.31%
197	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & ACCIDENT INSURANCE COMPANY	0.02%	181	23,682	\$2,123,921	\$0	\$1,260,190	\$257,863	59.33%
198	INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES COMPANY	0.00%	346	63	\$41,199	\$0	\$85,120	\$3,922	206.61%
199	ING LIFE INSURANCE AND ANNUITY COMPANY	1.84%	14	46,172	\$186,713,989	\$0	\$144,129,009	\$338,135	77.19%
200	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.28%	64	15,782	\$28,271,541	\$182,681	\$153,566,155	\$60,965	543.83%
201	INTEGRITY LIFE INSURANCE COMPANY	0.08%	114	1,396	\$8,314,518	\$0	\$8,964,809	\$9,875	107.82%
202	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	420	10	\$609	\$0	\$2,076	\$17	340.89%
203	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	419	7	\$755	\$0	\$0	\$11	0.00%
204	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	348	271	\$40,074	\$3,181	\$80,207	\$59,450	208.09%
205	INVESTORS INSURANCE CORPORATION	0.00%	359	405	\$30,296	\$0	\$2,047,429	\$125	6758.08%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
206	INVESTORS LIFE INSURANCE COMPANY OF NORTH AM	0.00%	250	1,302	\$489,786	\$414	\$1,515,018	\$67,500	309.41%
207	J M I C LIFE INSURANCE COMPANY	0.00%	429	77	-\$1,674	\$0	\$11,755	\$202	-702.21%
208	JACKSON NATIONAL LIFE INSURANCE COMPANY	3.12%	9	42,049	\$315,703,758	\$567	\$192,644,499	\$2,172,369	61.02%
209	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.03%	157	1,349	\$3,542,078	\$53,060	\$3,064,524	\$35,726	88.02%
210	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	275	1,925	\$330,221	\$0	\$749,662	\$62,589	227.02%
211	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	347	71	\$40,853	\$0	\$355,596	\$17,139	870.43%
212	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	3.71%	5	35,631	\$376,412,416	\$8,749,377	\$383,100,077	\$7,360,188	104.10%
213	KANAWHA INSURANCE COMPANY	0.02%	191	7,755	\$1,707,400	\$0	\$1,168,851	\$847,114	68.46%
214	KANSAS CITY LIFE INSURANCE COMPANY	0.28%	65	20,474	\$28,181,744	\$377,961	\$29,862,963	\$2,530,289	107.31%
215	KNIGHTS OF COLUMBUS	0.45%	45	66,357	\$45,813,571	\$10,971,904	\$18,222,047	\$3,130,367	63.72%
216	LAFAYETTE LIFE INSURANCE COMPANY THE	0.15%	94	2,646	\$14,739,806	\$908,945	\$1,875,023	\$403,555	18.89%
217	LANDMARK LIFE INSURANCE COMPANY	0.00%	399	126	\$4,948	\$0	\$0	\$179	0.00%
218	LEADERS LIFE INSURANCE COMPANY	0.00%	386	55	\$10,097	\$0	\$0	\$3	0.00%
219	LEWER LIFE INSURANCE COMPANY	0.00%	408	17	\$2,916	\$0	\$0	\$298	0.00%
220	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.07%	122	23,846	\$6,704,256	\$198,887	\$7,872,119	\$2,694,741	120.39%
221	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.05%	140	15,750	\$5,037,295	\$66	\$1,585,117	\$498,164	31.47%
222	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.15%	92	241	\$15,091,327	\$0	\$14,785,633	\$5,119,883	97.97%
223	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.05%	139	3,003	\$5,137,175	\$0	\$5,491,871	\$149,186	106.90%
224	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	429	3,082	-\$46,621	\$0	\$76,384	\$11,862	-163.84%
225	LIFESecure INSURANCE COMPANY	0.00%	330	1,084	\$67,486	\$0	\$183,114	\$7,552	271.34%
226	LINCOLN BENEFIT LIFE COMPANY	0.17%	83	14,626	\$17,698,020	\$3,729	\$61,564,423	\$3,480,187	347.88%
227	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.07%	119	14,442	\$7,041,111	\$24,084	\$3,363,975	\$86,645	48.12%
228	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	339	280	\$53,552	\$2,357	\$535,605	\$20,670	1004.56%
229	LINCOLN NATIONAL LIFE INSURANCE COMPANY	3.75%	4	154,914	\$379,606,553	\$380,960	\$327,531,142	\$12,121,697	86.38%
230	LONGEVITY INSURANCE COMPANY	0.00%	395	48	\$6,859	\$0	\$4,036	\$912	58.84%
231	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	302	1,163	\$158,277	\$1,932	\$1,456,521	\$14,534	921.46%
232	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	394	96	\$7,832	\$102	\$46,115	\$902	590.10%
233	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	242	2,264	\$592,228	\$2,547	\$486,176	\$27,423	82.52%
234	MAGNA INSURANCE COMPANY	0.00%	410	0	\$2,166	\$0	\$4	\$0	0.18%
235	MANHATTAN LIFE INSURANCE COMPANY	0.00%	324	424	\$83,178	\$8,202	\$220,071	\$10,542	274.44%
236	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.01%	224	1,293	\$888,083	\$36	\$1,102,812	\$124,937	124.18%
237	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	367	40	\$24,283	\$0	\$2,500	\$386	10.30%
238	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	1.59%	18	57,443	\$161,132,294	\$19,120,548	\$160,943,713	\$4,614,127	111.75%
239	MEDICO INSURANCE COMPANY	0.00%	349	171	\$37,755	\$1,035	\$33,412	\$1,012	91.24%
240	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	263	1,017	\$385,689	\$3,310	\$343,025	\$45,392	89.80%
241	MEMBERS LIFE INSURANCE COMPANY	0.00%	390	36	\$8,826	\$0	\$4,729	\$348	53.58%
242	MERIT LIFE INSURANCE CO	0.01%	211	13,258	\$1,117,532	\$0	\$627,568	\$70,116	56.16%
243	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.17%	84	68,796	\$17,115,337	\$0	\$105,692,866	\$915,454	617.53%
244	METLIFE INVESTORS INSURANCE COMPANY	0.76%	36	9,685	\$76,504,428	\$0	\$71,794,551	\$46,626	93.84%
245	METLIFE INVESTORS USA INSURANCE COMPANY	4.12%	3	23,900	\$417,199,550	\$0	\$89,437,954	\$4,804,767	21.44%
246	METROPOLITAN LIFE INSURANCE COMPANY	3.29%	8	1,048,684	\$333,074,114	\$20,047,483	\$1,002,282,006	\$59,317,379	306.94%
247	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.02%	173	5,614	\$2,431,756	\$0	\$6,657,622	\$373,549	273.78%
248	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.35%	54	14,810	\$35,157,460	\$21,940	\$40,955,020	\$1,338,003	116.55%
249	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TI	0.00%	335	322	\$59,924	\$111	\$54,508	\$6,693	91.15%
250	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	357	165	\$30,877	\$3,530	\$42,147	\$3,906	147.93%
251	MINNESOTA LIFE INSURANCE COMPANY	0.77%	34	132,659	\$78,281,107	\$867,614	\$47,387,509	\$14,067,097	61.64%
252	MISSOURI VALLEY LIFE AND HEALTH INSURANCE COM	0.01%	203	43,477	\$1,327,997	\$0	\$360,000	\$434,770	27.11%
253	MML BAY STATE LIFE INSURANCE COMPANY	0.01%	217	885	\$989,528	\$0	\$1,274,135	\$143,684	128.76%
254	MODERN WOODMEN OF AMERICA	0.34%	56	28,083	\$34,683,850	\$642,769	\$17,385,259	\$824,614	51.98%
255	MOLINA HEALTHCARE INSURANCE COMPANY	0.00%	413	3	\$1,613	\$0	\$2,205	\$225	136.70%
256	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	379	57	\$15,119	\$112	\$3,146	\$4,060	21.55%
257	MONUMENTAL LIFE INSURANCE COMPANY	0.16%	86	43,296	\$16,212,849	\$5,201	\$27,109,394	\$630,319	167.24%
258	MONY LIFE INSURANCE COMPANY	0.03%	172	5,735	\$2,549,889	\$1,318,676	\$5,175,640	\$227,605	254.69%
259	MONY LIFE INSURANCE COMPANY OF AMERICA	0.03%	167	2,055	\$2,923,362	\$0	\$2,516,632	\$515,466	86.09%
260	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	281	3,089	\$302,683	\$0	\$302,625	\$24,775	99.98%
261	MTL INSURANCE COMPANY	0.03%	168	1,710	\$2,920,524	\$228,827	\$1,236,052	\$249,574	50.16%
262	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.24%	71	3,215	\$24,233,644	\$2,383	\$31,592,046	\$37,929	130.37%
263	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	241	4,334	\$598,667	\$0	\$462,329	\$86,152	77.23%
264	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	368	114	\$22,229	\$1,382	\$13,275	\$1,534	65.94%
265	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.00%	307	459	\$131,420	\$983	\$378,843	\$13,356	289.02%
266	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	412	27	\$1,839	\$0	\$0	\$214	0.00%
267	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.06%	124	13,982	\$6,475,692	\$25,828	\$2,308,777	\$107,716	36.05%
268	NATIONAL HEALTH INSURANCE COMPANY	0.00%	423	3	\$330	\$0	\$0	\$20	0.00%
269	NATIONAL LIFE INSURANCE COMPANY	0.06%	132	2,637	\$5,581,270	\$4,256,072	\$6,218,161	\$551,986	187.67%
270	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE C	0.00%	305	644	\$142,433	\$0	\$2,549	\$40,489	1.79%
271	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.36%	51	5,085	\$36,563,008	\$4,733	\$15,147,254	\$56,511	41.44%
272	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	0.07%	118	2,615	\$7,232,516	\$1,724	\$7,843,581	\$651,588	108.47%
273	NATIONWIDE LIFE INSURANCE COMPANY	1.56%	19	31,896	\$157,828,928	\$450,008	\$147,412,421	\$973,610	93.69%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
274	NEW ENGLAND LIFE INSURANCE COMPANY	0.08%	116	4,290	\$7,801,652	\$39,835	\$14,557,070	\$813,100	187.10%
275	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWES	0.00%	429	68	\$0	\$0	\$21,721	\$223	N/A
276	NEW YORK LIFE INSURANCE AND ANNUITY CORPORAT	1.49%	20	25,862	\$150,727,364	\$0	\$152,631,354	\$2,469,209	101.26%
277	NEW YORK LIFE INSURANCE COMPANY	0.78%	33	120,269	\$78,744,870	\$18,079,529	\$105,305,072	\$8,219,863	156.69%
278	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	389	99	\$8,961	\$0	\$0	\$4,075	0.00%
279	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH II	0.47%	43	10,572	\$47,898,303	\$0	\$26,598,592	\$1,795,558	55.53%
280	NORTH AMERICAN INSURANCE COMPANY	0.00%	422	2	\$550	\$0	\$0	\$8	0.00%
281	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	2.81%	10	140,604	\$284,612,635	\$94,676,347	\$138,107,340	\$30,476,843	81.79%
282	NYLIFE INSURANCE COMPANY OF ARIZONA	0.01%	201	1,373	\$1,365,041	\$0	\$1,757,739	\$530,590	128.77%
283	occidental life insurance company of north c	0.01%	246	687	\$536,003	\$2,924	\$285,619	\$19,778	53.83%
284	OHIO NATIONAL LIFE INSURANCE CORPORATION	0.11%	101	4,783	\$11,159,740	\$0	\$5,905,043	\$1,867,935	52.91%
285	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.35%	55	11,284	\$35,068,420	\$748,224	\$52,766,950	\$161,747	152.60%
286	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	222	1,901	\$902,080	\$1,865	\$1,333,088	\$131,025	147.99%
287	OLD AMERICAN INSURANCE COMPANY	0.05%	142	17,196	\$4,973,229	\$0	\$3,987,901	\$79,645	80.19%
288	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	273	1,614	\$337,685	\$0	\$173,250	\$126,125	51.31%
289	OLD SURETY LIFE INSURANCE COMPANY	0.00%	415	4	\$1,230	\$0	\$0	\$20	0.00%
290	OLD UNITED LIFE INSURANCE COMPANY	0.00%	313	1,029	\$117,897	\$0	\$372,852	\$14,571	316.25%
291	ONENATION INSURANCE COMPANY	0.00%	429	2	\$0	\$0	\$0	\$30	N/A
292	OXFORD LIFE INSURANCE COMPANY	0.01%	223	1,244	\$895,501	\$0	\$396,959	\$13,382	44.33%
293	OZARK NATIONAL LIFE INSURANCE COMPANY	0.19%	81	48,076	\$18,779,404	\$71,650	\$9,982,588	\$1,625,565	53.54%
294	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	366	18	\$25,870	\$159	\$0	\$0	0.61%
295	PACIFIC LIFE & ANNUITY COMPANY	0.06%	128	336	\$5,839,965	\$0	\$5,901,092	\$0	101.05%
296	PACIFIC LIFE INSURANCE COMPANY	2.62%	12	17,059	\$265,160,332	\$141,365	\$183,617,063	\$4,836,482	69.30%
297	PAN AMERICAN ASSURANCE COMPANY	0.00%	289	434	\$252,192	\$0	\$310,892	\$31,123	123.28%
298	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	321	369	\$98,936	\$18,727	\$450,730	\$13,852	474.51%
299	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	401	9	\$4,114	\$0	\$1,039	\$204	25.26%
300	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	429	0	\$0	\$0	\$115,788	\$0	N/A
301	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	337	780	\$55,660	\$0	\$1,152,588	\$6,735	2070.77%
302	PAUL REVERE VARIABLE ANNUITY INSURANCE COMP/	0.00%	318	291	\$102,974	\$0	\$368,549	\$10,865	357.90%
303	PEKIN LIFE INSURANCE COMPANY	0.01%	213	4,929	\$1,056,909	\$256	\$425,642	\$111,284	40.30%
304	PENN INSURANCE AND ANNUITY COMPANY THE	0.04%	150	360	\$4,366,610	\$0	\$293,516	\$155,203	6.72%
305	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.28%	66	4,910	\$27,978,066	\$367,333	\$8,420,214	\$447,479	31.41%
306	PENNSYLVANIA LIFE INSURANCE COMPANY	0.01%	243	1,192	\$555,591	\$0	\$618,648	\$25,392	111.35%
307	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	274	495	\$334,168	\$43	\$189,607	\$59,481	56.75%
308	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.00%	393	81	\$7,855	\$0	\$10,836	\$1,754	137.95%
309	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPAN	0.00%	378	18	\$16,084	\$0	\$394,763	\$24,364	2454.38%
310	PHL VARIABLE INSURANCE COMPANY	0.22%	75	4,080	\$22,014,718	\$0	\$32,389,958	\$2,129,181	147.13%
311	PHOENIX LIFE AND ANNUITY COMPANY	0.01%	244	428	\$551,131	\$0	\$2,758,789	\$366,698	500.57%
312	PHOENIX LIFE INSURANCE COMPANY	0.21%	77	18,400	\$20,807,690	\$6,405,552	\$33,400,240	\$1,454,799	191.30%
313	PHYSICIANS LIFE INSURANCE COMPANY	0.05%	133	12,946	\$5,556,636	\$0	\$4,450,242	\$104,109	80.09%
314	PIONEER AMERICAN INSURANCE COMPANY	0.00%	293	548	\$199,961	\$0	\$57,521	\$9,737	28.77%
315	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	230	618	\$700,269	\$2,528	\$1,134,740	\$71,176	162.40%
316	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	360	95	\$29,846	\$0	\$12,936	\$2,419	43.34%
317	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	336	1,252	\$57,261	\$10,941	\$66,823	\$6,887	135.81%
318	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	350	628	\$36,764	\$157	\$20,039	\$1,845	54.93%
319	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	264	694	\$370,363	\$0	\$3,347,143	\$5,185	903.75%
320	PRIMERICA LIFE INSURANCE COMPANY	0.31%	58	35,775	\$31,599,288	\$0	\$17,219,747	\$9,189,978	54.49%
321	PRINCIPAL LIFE INSURANCE COMPANY	3.48%	7	367,949	\$352,829,413	\$2,870,422	\$68,707,594	\$5,669,515	20.29%
322	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.10%	103	693	\$10,494,283	\$0	\$266,926	\$503,405	2.54%
323	PROFESSIONAL INSURANCE COMPANY	0.00%	375	66	\$17,675	\$0	\$0	\$2,087	0.00%
324	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	380	243	\$14,414	\$1,645	\$326,747	\$2,862	2278.29%
325	PROTECTIVE LIFE INSURANCE COMPANY	9.04%	1	62,575	\$916,480,328	\$24,757	\$250,281,445	\$8,258,399	27.31%
326	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	381	20	\$14,179	\$0	\$3,323	\$171	23.44%
327	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.08%	113	21,512	\$8,353,192	\$0	\$4,817,726	\$893,858	57.68%
328	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	417	5	\$850	\$0	\$5,000	\$344	588.24%
329	PRUCO LIFE INSURANCE COMPANY	3.58%	6	33,366	\$362,740,402	\$0	\$105,854,047	\$7,680,615	29.18%
330	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORAT	0.15%	93	8,571	\$14,921,391	\$0	\$117,455,875	\$7,564	787.16%
331	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	1.18%	25	471,571	\$119,938,535	\$37,764,211	\$262,669,424	\$29,921,412	250.49%
332	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY	0.46%	44	0	\$46,412,001	\$0	\$57,308,032	\$0	123.48%
333	PYRAMID LIFE INSURANCE COMPANY	0.00%	270	2,219	\$360,693	\$0	\$621,906	\$23,173	172.42%
334	REASSURE AMERICA LIFE INSURANCE COMPANY	0.16%	87	39,307	\$16,169,138	\$516,027	\$23,561,143	\$3,886,332	148.91%
335	RELIABLE LIFE INSURANCE COMPANY	0.12%	98	148,489	\$12,242,827	-\$116	\$10,099,257	\$712,035	82.49%
336	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.17%	85	76,991	\$16,817,361	\$272	\$10,476,027	\$4,544,012	62.29%
337	RELIASTAR LIFE INSURANCE COMPANY	0.28%	63	123,178	\$28,670,238	\$247,165	\$31,575,032	\$10,890,287	110.99%
338	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	233	2,739	\$647,714	\$1,130	\$1,117,029	\$81,969	172.63%
339	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY	0.00%	353	1,013	\$33,058	\$0	\$291,983	\$4,488	883.24%
340	RESERVE NATIONAL INSURANCE COMPANY	0.00%	323	376	\$93,817	\$0	\$58,778	\$2,762	62.65%
341	RESOURCE LIFE INSURANCE COMPANY	0.00%	429	830	-\$3,552	\$0	\$7,486	\$3,412	-210.75%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS
									RATIO
342	RGA REINSURANCE COMPANY	0.01%	208	204	\$1,197,926	\$854,705	\$528,546	\$75,598	115.47%
343	RIVERSOURCE LIFE INSURANCE COMPANY	1.03%	30	38,246	\$103,921,754	\$0	\$200,620,815	\$2,071,518	193.05%
344	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	414	167	\$1,350	\$1,258	\$12,383	\$730	1010.44%
345	ROYAL NEIGHBORS OF AMERICA	0.02%	197	7,410	\$1,595,024	\$68,019	\$1,026,499	\$56,097	68.62%
346	S USA LIFE INSURANCE COMPANY INC	0.00%	384	11	\$12,560	\$0	\$30,960	\$2,274	246.50%
347	SAIGICOR LIFE INSURANCE COMPANY	0.13%	96	3,805	\$13,404,537	\$1,750	\$705,301	\$5,800	5.27%
348	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSA	0.01%	214	1,572	\$1,022,602	\$34,890	\$46,651	\$689,198	7.97%
349	SEARS LIFE INSURANCE COMPANY	0.00%	252	1,286	\$454,593	\$0	\$245,286	\$24,712	53.96%
350	SECURIAN LIFE INSURANCE COMPANY	0.00%	294	542	\$196,597	\$0	\$30,695	\$88,156	15.61%
351	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.25%	69	6,715	\$25,703,916	\$80,228	\$23,134,596	\$69,228	90.32%
352	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	331	417	\$66,913	\$0	\$337,841	\$2,924	504.90%
353	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.15%	89	3,228	\$15,701,965	\$47,517	\$7,873,773	\$1,417,316	50.45%
354	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NE	0.01%	236	2,537	\$633,240	\$77,862	\$1,253,996	\$80,263	210.32%
355	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	235	1,121	\$638,757	\$0	\$365,262	\$44,535	57.18%
356	SENIOR LIFE INSURANCE COMPANY	0.01%	229	1,617	\$800,311	\$0	\$296,541	\$11,482	37.05%
357	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	418	26	\$840	\$0	\$0	\$32	0.00%
358	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.07%	120	3,601	\$6,839,495	\$3,451	\$6,069,554	\$219,417	88.79%
359	SETTLERS LIFE INSURANCE COMPANY	0.00%	370	185	\$22,059	\$2,161	\$33,499	\$1,616	161.66%
360	SHELTER LIFE INSURANCE COMPANY	0.37%	50	80,025	\$37,926,718	\$1,544,694	\$17,887,034	\$5,052,087	51.23%
361	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	287	370	\$267,374	\$1,134	\$22,192	\$1,603	8.72%
362	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	403	50	\$3,930	\$0	\$0	\$347	0.00%
363	STANDARD INSURANCE COMPANY	0.79%	32	185,359	\$79,867,518	\$39,889	\$73,783,417	\$10,077,993	92.43%
364	STANDARD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	280	2,226	\$306,650	\$25,762	\$473,851	\$13,378	162.93%
365	STANDARD LIFE AND CASUALTY COMPANY	0.00%	426	158	\$166	\$65	\$0	\$218	39.16%
366	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	391	62	\$8,055	\$386	\$780	\$748	14.48%
367	STARMOUNT LIFE INSURANCE COMPANY	0.00%	260	873	\$398,845	\$0	\$259,261	\$24,544	65.00%
368	STATE FARM LIFE INSURANCE COMPANY	1.28%	22	239,422	\$129,358,240	\$20,719,936	\$94,888,131	\$20,323,947	89.37%
369	STATE LIFE INSURANCE COMPANY	0.20%	79	1,492	\$20,173,239	\$39,746	\$4,224,155	\$93,724	21.14%
370	STATE MUTUAL INSURANCE COMPANY	0.00%	291	584	\$248,870	\$28,725	\$365,399	\$6,871	158.37%
371	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	328	145	\$76,870	\$136	\$8,654	\$1,369	11.43%
372	STERLING LIFE INSURANCE COMPANY	0.00%	342	124	\$50,033	\$0	\$6,176	\$1,457	12.34%
373	STONEBRIDGE LIFE INSURANCE COMPANY	0.06%	125	33,027	\$6,352,888	\$0	\$5,370,171	\$288,704	84.53%
374	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.01%	225	9,609	\$827,056	\$0	\$406,185	\$249,731	49.11%
375	SUN LIFE ASSURANCE COMPANY OF CANADA	0.20%	78	96,202	\$20,601,517	\$1,246,651	\$16,669,670	\$6,108,915	86.97%
376	SUN LIFE ASSURANCE OF CANADA (US)	0.92%	31	7,003	\$93,264,010	\$0	\$48,688,144	\$295,905	52.20%
377	SUNAMERICA ANNUITY AND LIFE INSURANCE COMPAN	2.71%	11	11,025	\$274,715,376	\$0	\$320,347,753	\$61,059	116.61%
378	SUNAMERICA LIFE INSURANCE COMPANY	0.00%	327	1,987	\$79,883	\$1,139	\$2,853,795	\$3,690	3573.89%
379	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	298	182	\$176,802	\$310	\$111,152	\$10,122	63.04%
380	SURETY LIFE INSURANCE COMPANY	0.00%	265	765	\$368,370	\$49	\$411,419	\$52,540	111.70%
381	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	429	6	\$0	\$0	\$179,206	\$0	N/A
382	SYMETRA LIFE INSURANCE COMPANY	0.31%	59	22,602	\$31,163,694	\$176	\$17,894,927	\$1,197,298	57.42%
383	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	362	174	\$29,208	\$0	\$30,216	\$2,960	103.45%
384	TEACHERS INSURANCE AND ANNUITY ASSOCIATION O	1.73%	16	57,311	\$175,747,505	\$41,548,567	\$162,844,051	\$332,014	116.30%
385	TEXAS LIFE INSURANCE COMPANY	0.03%	170	8,235	\$2,608,446	\$184,669	\$1,358,369	\$308,122	59.16%
386	THRIVENT FINANCIAL FOR LUTHERANS	1.23%	23	83,492	\$125,115,610	\$6,430,212	\$97,463,206	\$4,876,659	83.04%
387	THRIVENT LIFE INSURANCE COMPANY	0.01%	210	466	\$1,131,213	\$0	\$2,616,436	\$14,538	231.29%
388	TIAA-CREF LIFE INSURANCE COMPANY	0.04%	153	1,154	\$4,105,220	\$0	\$1,735,002	\$370,416	42.26%
389	TIME INSURANCE COMPANY	0.01%	206	2,823	\$1,221,611	\$0	\$1,195,041	\$100,711	97.83%
390	TRANS WORLD ASSURANCE COMPANY	0.00%	308	480	\$130,910	\$0	\$52,188	\$47,565	39.87%
391	TRANSAMERICA ADVISORS LIFE INSURANCE COMPAN	0.00%	276	877	\$329,376	\$0	\$18,599,362	\$66,398	5646.85%
392	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	1.76%	15	431	\$178,614,314	\$0	\$102,864,020	\$8,113	57.59%
393	TRANSAMERICA LIFE INSURANCE COMPANY	4.34%	2	66,388	\$439,645,913	\$225,570	\$220,057,188	\$7,476,872	50.10%
394	TRUSTMARK INSURANCE COMPANY	0.02%	189	5,995	\$1,711,017	\$36,936	\$1,925,484	\$193,120	114.69%
395	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	306	826	\$138,139	\$0	\$55,614	\$19,335	40.26%
396	U S FINANCIAL LIFE INSURANCE COMPANY	0.05%	144	3,369	\$4,686,909	\$0	\$5,164,306	\$986,640	110.19%
397	ULLICO LIFE INSURANCE COMPANY	0.00%	352	50	\$33,800	\$0	\$15,847	\$2,672	46.88%
398	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	424	1	\$232	\$0	\$64,741	\$15	27905.60%
399	UNIFIED LIFE INSURANCE COMPANY	0.01%	228	3,371	\$808,596	\$7,274	\$495,176	\$58,576	62.14%
400	UNIMERICA INSURANCE COMPANY	0.04%	148	24,770	\$4,465,062	\$0	\$3,997,737	\$2,272,399	89.53%
401	UNION BANKERS INSURANCE COMPANY	0.01%	249	1,138	\$507,368	\$0	\$367,018	\$7,756	72.34%
402	UNION CENTRAL LIFE INSURANCE COMPANY	0.26%	68	7,947	\$26,643,276	\$168,708	\$56,688,828	\$707,790	213.40%
403	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	239	3,401	\$605,857	\$0	\$979,121	\$29,240	161.61%
404	UNION LABOR LIFE INSURANCE COMPANY	0.01%	218	17,314	\$957,133	\$14,055	\$779,547	\$126,753	82.91%
405	UNION SECURITY INSURANCE COMPANY	0.08%	115	44,493	\$7,897,920	\$8,112	\$8,618,355	\$1,933,777	109.22%
406	UNITED AMERICAN INSURANCE COMPANY	0.02%	176	4,391	\$2,269,277	\$0	\$3,688,258	\$26,559	162.53%
407	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	361	121	\$29,686	\$0	\$145,176	\$1,226	489.04%
408	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	262	7,166	\$386,532	\$27,340	\$943,070	\$29,881	251.06%
409	UNITED HEALTHCARE INSURANCE COMPANY	0.04%	156	1,505	\$3,667,803	\$0	\$1,358,405	\$3,235,733	37.04%
410	UNITED HERITAGE LIFE INSURANCE COMPANY	0.03%	159	5,434	\$3,324,315	\$19,686	\$2,265,990	\$53,106	68.76%

**2011 LIFE INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL LIFE BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
411	UNITED HOME LIFE INSURANCE COMPANY	0.01%	220	1,576	\$940,409	\$99	\$297,102	\$53,911	31.60%
412	UNITED INSURANCE COMPANY OF AMERICA	0.00%	297	6,776	\$180,025	\$0	\$240,635	\$17,728	133.67%
413	UNITED INVESTORS LIFE INSURANCE COMPANY	0.03%	165	4,966	\$2,957,256	\$0	\$4,013,323	\$325,822	135.71%
414	UNITED LIFE INSURANCE COMPANY	0.05%	141	2,583	\$5,024,863	\$0	\$3,458,413	\$133,347	68.83%
415	UNITED NATIONAL LIFE INSURANCE COMPANY OF AME	0.00%	320	350	\$99,546	\$0	\$86,799	\$3,478	87.19%
416	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.70%	37	103,757	\$70,505,445	\$373	\$34,808,466	\$5,260,149	49.37%
417	UNITED SECURITY ASSURANCE COMPANY OF PENNSY	0.00%	411	5	\$2,165	\$0	\$0	\$49	0.00%
418	UNITED SECURITY LIFE AND HEALTH INSURANCE COM	0.00%	376	44	\$17,557	\$0	\$0	\$862	0.00%
419	UNITED STATES LIFE INSURANCE COMPANY NEW YOR	0.05%	138	3,538	\$5,165,516	\$7,143	\$6,573,517	\$527,854	127.40%
420	UNITED TEACHER ASSOCIATES INSURANCE COMPANY	0.00%	322	252	\$97,955	\$0	\$79,480	\$1,243	81.14%
421	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	355	1,713	\$32,885	\$0	\$48,506	\$4,873	147.50%
422	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.02%	195	3,128	\$1,625,605	\$0	\$961,024	\$20,954	59.12%
423	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	272	2,725	\$347,129	\$12,312	\$755,067	\$47,387	221.06%
424	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPAI	0.00%	288	504	\$254,003	\$0	\$208,139	\$63,731	81.94%
425	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.23%	72	124,440	\$23,622,834	\$225,454	\$12,924,698	\$9,307,458	55.67%
426	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	396	159	\$6,842	\$0	\$23,610	\$354	345.07%
427	USAA DIRECT LIFE INSURANCE COMPANY	0.00%	392	71	\$8,000	\$0	\$0	\$7,232	0.00%
428	USAA LIFE INSURANCE COMPANY	0.21%	76	19,728	\$21,192,152	\$532,228	\$13,078,747	\$3,439,051	64.23%
429	USABLE LIFE	0.07%	121	2,545	\$6,728,373	\$0	\$3,193,394	\$3,550,125	47.46%
430	VANTIS LIFE INSURANCE COMPANY	0.00%	373	75	\$21,147	\$1,031	\$14,261	\$5,609	72.31%
431	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.65%	38	26,471	\$65,803,191	\$0	\$47,210,871	\$0	71.75%
432	WASHINGTON NATIONAL INSURANCE COMPANY	0.02%	196	8,989	\$1,614,232	\$56,492	\$9,463,967	\$77,671	589.78%
433	WEST COAST LIFE INSURANCE COMPANY	0.14%	95	11,629	\$14,080,121	\$107,188	\$4,935,489	\$4,904,783	35.81%
434	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN	0.05%	135	48,341	\$5,502,097	\$1,759,552	\$8,042,709	\$381,340	178.16%
435	WESTERN CATHOLIC UNION	0.10%	105	10,895	\$10,281,760	\$32,558	\$3,231,783	\$111,095	31.75%
436	WESTERN NATIONAL LIFE INSURANCE COMPANY	0.35%	52	8,345	\$35,923,575	\$0	\$46,611,421	\$1,571	129.75%
437	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.05%	147	4,929	\$4,620,454	\$147	\$13,749,247	\$969,572	297.58%
438	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.40%	49	17,622	\$40,977,842	\$0	\$42,614,816	\$583,619	103.99%
439	WILLIAM PENN ASSOCIATION	0.01%	231	137	\$682,181	\$527	\$94,047	\$1,011	13.86%
440	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.00%	319	231	\$101,739	\$0	\$226,570	\$23,369	222.70%
441	WINDSOR LIFE INSURANCE COMPANY	0.00%	429	1	-\$1,109	\$0	\$0	\$34	0.00%
442	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	397	594	\$6,659	\$3,490	\$14,503	\$968	270.21%
443	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.05%	137	4,548	\$5,417,059	\$441,785	\$2,951,436	\$147,345	62.64%
444	WORLD CORP INSURANCE COMPANY	0.00%	429	0	\$0	\$0	\$12,969	\$0	N/A
445	WORLD INSURANCE COMPANY	0.00%	317	363	\$106,809	\$6,374	\$190,717	\$10,067	184.53%
446	XL LIFE INSURANCE AND ANNUITY COMPANY	0.00%	429	0	\$0	\$0	\$0	\$53	N/A
447	ZALE LIFE INSURANCE COMPANY	0.00%	382	1,596	\$12,937	\$0	\$0	\$914	0.00%
448	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.02%	194	2,708	\$1,656,473	\$0	\$14,506,423	\$423,546	875.74%
TOTAL		100.00%		7,823,811	\$10,132,596,694	\$357,549,361	\$8,691,924,979	\$518,959,289	89.31%

**TOTAL  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS**

**MISSOURI DEPARTMENT OF INSURANCE  
2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	TOTAL NUMBER OF INSURED	TOTAL DIRECT PREMIUMS WRITTEN	TOTAL DIRECT PREMIUMS EARNED	TOTAL DIVIDENDS PAID	TOTAL DIRECT LOSSES PAID	TOTAL DIRECT LOSSES INCURRED	LOSS RATIO
<b>INDIVIDUAL</b>								
4.1	COMPREHENSIVE MEDICAL EXPENSE	173,628	\$403,540,418	\$393,273,014	\$3,112	\$304,853,227	\$305,857,550	77.77%
4.2	MEDICARE SUPPLEMENT	190,803	\$391,032,013	\$387,818,011	\$0	\$294,933,638	\$300,142,075	77.39%
4.3	LONG TERM CARE	126,761	\$207,496,536	\$193,756,171	\$235,333	\$128,905,231	\$163,123,353	84.19%
4.4	SPECIFIED DISEASE	260,213	\$68,187,490	\$68,789,302	\$1,341	\$31,174,856	\$32,705,387	47.54%
4.5	ACCIDENT ONLY	785,239	\$58,883,142	\$59,145,160	\$0	\$27,889,908	\$27,623,899	46.71%
4.6	DISABILITY INCOME	136,156	\$105,387,618	\$103,445,226	\$6,069,332	\$61,754,478	\$57,969,196	56.04%
4.7	DENTAL	69,291	\$18,735,830	\$18,583,774	\$0	\$11,449,933	\$11,323,993	60.93%
4.8	LIMITED BENEFIT	240,193	\$33,325,464	\$33,357,860	\$5,423	\$15,019,165	\$15,018,085	45.02%
4.9	SHORT TERM CREDIT DISABILITY	11,780	\$1,293,238	\$978,358	\$0	\$423,836	\$298,376	30.50%
4.10	LONG TERM CREDIT DISABILITY	0	-\$475	\$14,811	\$0	\$4,012	\$10,205	68.90%
4.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	N/A
4.12	STOP LOSS	15,114	\$548,182	\$548,182	\$0	\$1,615,795	\$292,363	53.33%
4.13	MEDICARE PART D	317,792	\$326,239,553	\$322,422,184	\$0	\$259,371,912	\$259,632,480	80.53%
4.14	MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT	62,422	\$633,001,121	\$633,285,444	\$0	\$510,785,888	\$514,164,052	81.19%
4.15	TOTAL INDIVIDUAL	2,389,391	\$2,247,670,131	\$2,215,417,497	\$6,314,541	\$1,648,181,879	\$1,688,161,015	76.20%

**GROUP**

5.1A	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER (2 - 50 EMPLOYEES)	341,640	\$1,240,919,214	\$1,219,533,648	\$0	\$912,495,981	\$905,765,691	74.27%
5.1B	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER	521,295	\$2,043,759,231	\$2,034,772,780	\$0	\$1,646,720,986	\$1,677,153,032	82.42%
5.1C	COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION	108,911	\$213,067,406	\$208,603,416	\$889	\$152,451,260	\$153,251,127	73.47%
5.1D	COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY	3,564	\$3,723,383	\$3,655,670	\$0	\$2,811,957	\$3,205,589	87.69%
5.1E	COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES	129,949	\$471,890,761	\$464,638,207	\$0	\$424,701,223	\$427,840,197	92.08%
5.2	MEDICARE SUPPLEMENT	180,339	\$217,061,714	\$217,168,567	\$0	\$168,815,502	\$168,310,399	77.50%
5.3	LONG TERM CARE	55,332	\$34,257,863	\$31,694,453	\$0	\$13,674,442	\$20,819,619	65.69%
5.4	SPECIFIED DISEASE	118,074	\$15,946,311	\$16,117,968	\$0	\$6,409,783	\$6,995,102	43.40%
5.5	ACCIDENT ONLY	3,112,536	\$97,329,393	\$100,542,729	\$7,550	\$47,953,765	\$47,896,762	47.64%
5.6	DISABILITY INCOME	1,121,340	\$252,694,869	\$257,839,761	\$192,170	\$197,779,613	\$212,375,298	82.37%
5.7	DENTAL	814,122	\$203,840,252	\$208,091,722	\$0	\$147,687,410	\$147,890,089	71.07%
5.8	LIMITED BENEFIT	1,843,101	\$135,460,118	\$135,630,719	\$4,760	\$93,888,837	\$93,532,440	68.96%
5.9	SHORT TERM CREDIT DISABILITY	133,852	\$13,404,416	\$14,917,008	\$0	\$6,243,141	\$4,711,093	31.58%
5.10	LONG TERM CREDIT DISABILITY	1,430	\$513,600	\$494,369	\$0	\$412,139	\$234,644	47.46%
5.11	CREDIT UNEMPLOYMENT	0	\$0	\$0	\$0	\$0	\$0	N/A
5.12	STOP LOSS	751,633	\$172,887,922	\$172,900,544	\$0	\$127,766,825	\$131,863,432	76.27%
5.13	MEDICARE PART D	134,998	\$141,692,372	\$141,006,592	\$0	\$126,114,515	\$104,066,574	73.80%
5.14	MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT	24,000	\$227,741,217	\$227,020,511	\$0	\$187,262,101	\$182,099,266	80.21%
5.15	TOTAL GROUP	9,396,116	\$5,486,190,041	\$5,454,628,664	\$205,369	\$4,263,189,479	\$4,288,010,355	78.61%

**TOTAL INDIVIDUAL AND GROUP BUSINESS**

6	TOTAL ACCIDENT AND HEALTH	11,784,708	\$7,733,860,172	\$7,670,046,161	\$6,519,910	\$5,911,371,358	\$5,976,171,370	77.92%
7.1	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES) (This data is a further break-out of line number 5.1a)	202,504	\$755,301,467	\$743,950,525	\$0	\$537,091,033	\$528,506,564	71.04%
8.1	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3-25 EMPLOYEES) in associations with rate differentials exceeding 20%	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A
8.2	COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3-25 EMPLOYEES) in associations with rate differentials NOT exceeding 20%	7	\$42,318	\$40,685	\$0	\$84,900	\$88,852	218.39%
8.3	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER: in association plans with rate differentials exceeding 20%	0	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	N/A
8.4	COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER: in association plans with rate differentials NOT exceeding 20%	12,688	\$30,861,343	\$30,861,343	\$0	\$27,158,602	\$27,158,602	88.00%

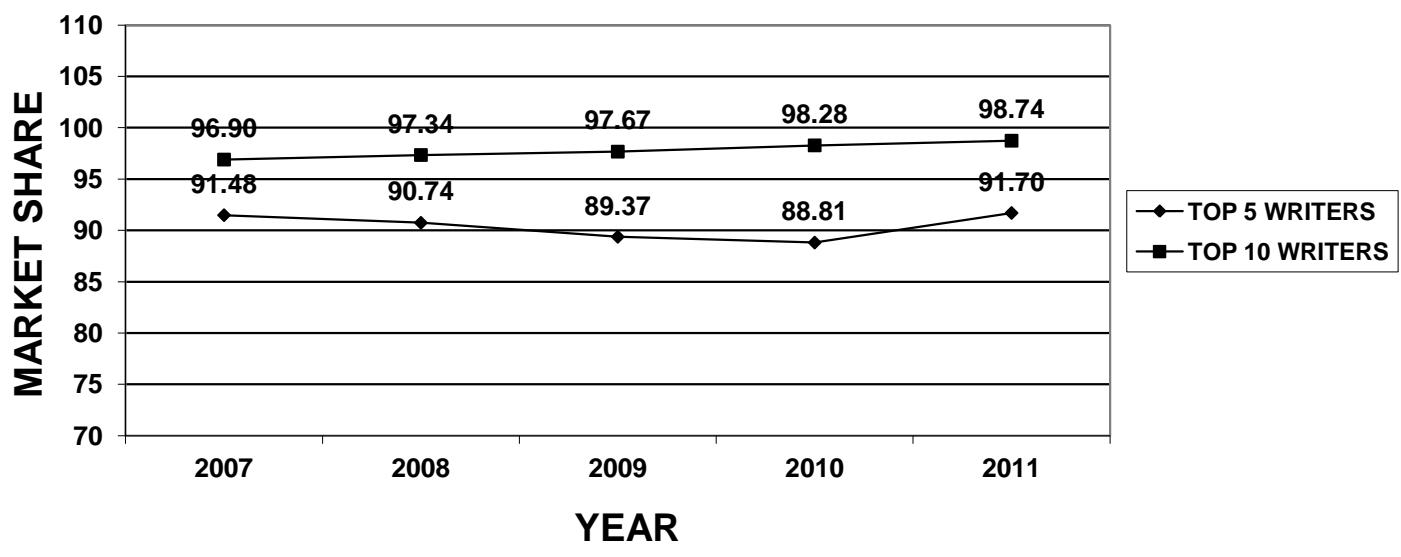
**INDIVIDUAL  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE**

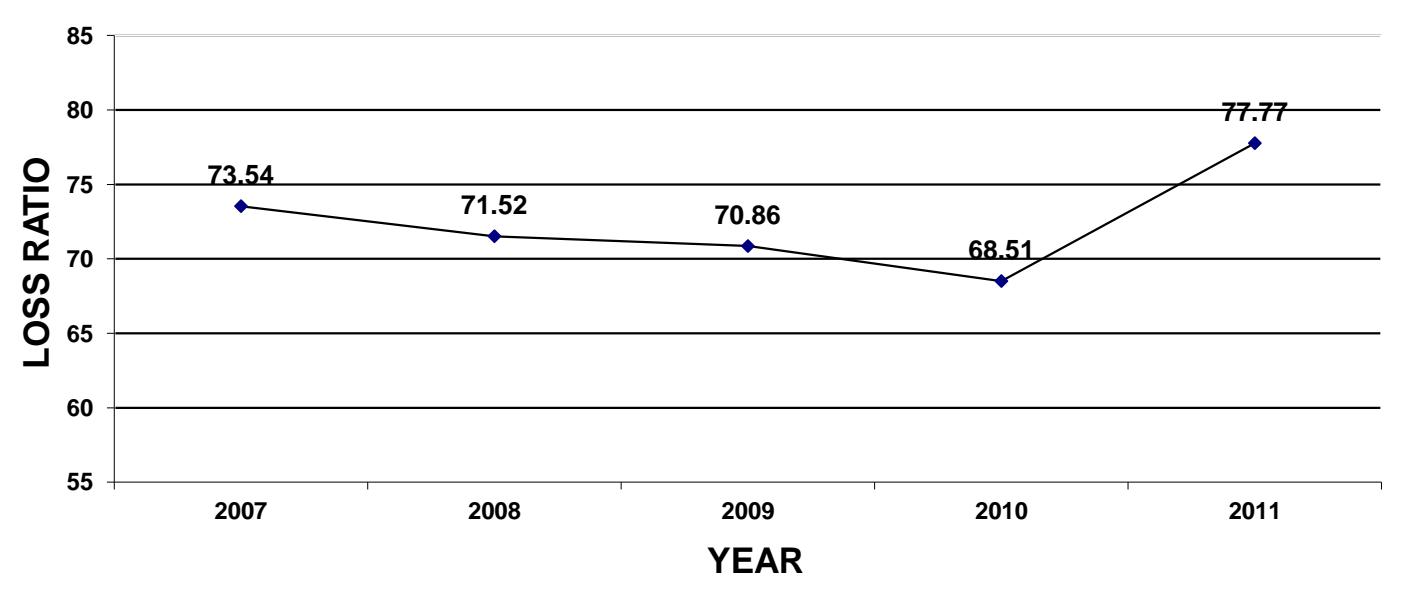
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	2.37%	5	3,386	\$9,580,914	\$9,585,745	\$0	\$10,954,431	\$10,890,111	113.61%
2	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.36%	6	2,078	\$9,537,716	\$9,872,821	\$0	\$6,598,919	\$6,099,691	61.78%
3	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	51	1	\$101	\$98	\$0	\$0	\$0	0.00%
4	AMERICAN MEDICAL SECURITY LIFE INSURANCE COI	0.00%	54	0	\$0	\$0	\$0	\$3,654	\$3,664	N/A
5	AMERICAN NATIONAL INSURANCE COMPANY	0.03%	19	45	\$123,500	\$128,227	\$0	\$70,220	\$38,558	30.07%
6	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.01%	24	2	\$60,272	\$62,754	\$0	\$38,134	\$36,240	57.75%
7	AMERICAN REPUBLIC INSURANCE COMPANY	0.07%	14	58	\$292,268	\$306,580	\$0	\$123,737	\$106,443	34.72%
8	AMERICAN STATES INSURANCE COMPANY	0.01%	28	4	\$43,414	\$44,936	\$0	\$28,096	-\$75,079	-167.08%
9	AXA EQUITABLE LIFE INSURANCE COMPANY	0.02%	20	14	\$85,613	\$88,889	\$0	\$421,149	\$145,121	163.26%
10	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	23.24%	2	44,237	\$93,789,220	\$93,789,220	\$0	\$80,513,316	\$82,312,508	87.76%
11	CELTIC INSURANCE COMPANY	1.27%	8	2,394	\$5,113,682	\$5,289,636	\$0	\$4,483,264	\$5,003,440	94.59%
12	CONNECTICUT GENERAL LIFE INS CO	0.00%	33	5	\$16,883	\$17,498	\$0	\$812	\$566	3.23%
13	CONTINENTAL ASSURANCE COMPANY	0.00%	52	12	\$92	\$92	\$0	\$0	\$6,897	7496.74%
14	CONTINENTAL CASUALTY COMPANY	0.00%	39	48	\$6,530	\$7,120	\$0	\$7,001	\$8,067	113.30%
15	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	11.58%	3	24,668	\$46,716,064	\$46,716,064	\$0	\$36,609,794	\$36,760,309	78.69%
16	COX HEALTH SYSTEMS INSURANCE COMPANY	3.23%	4	6,959	\$13,038,711	\$13,038,711	\$0	\$8,706,098	\$8,839,900	67.80%
17	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	48	42	\$837	\$865	\$0	\$425	\$425	49.13%
18	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	44	0	\$4,184	\$4,445	\$0	\$0	-\$699	-15.73%
19	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	54	0	\$0	\$0	\$0	\$1,190	\$1,254	N/A
20	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	37	1	\$6,829	\$7,017	\$0	\$356	\$375	5.34%
21	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.01%	30	23	\$35,187	\$42,728	\$0	\$17,181	\$17,181	40.21%
22	GOLDEN RULE INSURANCE COMPANY	0.02%	23	48	\$71,242	\$98,407	\$0	\$144,142	\$118,702	120.62%
23	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	54	0	\$0	\$0	\$0	\$399,472	\$390,828	N/A
24	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	32	1	\$17,251	\$18,184	\$0	\$14,186	-\$648,564	-3566.67%
25	HEALTH CARE SERVICE CORPORATION	0.12%	13	290	\$476,282	\$476,282	\$0	\$536,246	\$542,626	113.93%
26	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	51.27%	1	80,101	\$206,905,063	\$195,552,668	\$0	\$142,993,475	\$143,613,724	73.44%
27	HORACE MANN LIFE INSURANCE COMPANY	0.00%	43	2	\$4,487	\$4,487	\$0	\$10,877	\$10,926	243.50%
28	HUMANA INSURANCE COMPANY	2.21%	7	5,046	\$8,920,110	\$9,020,063	\$0	\$5,359,852	\$6,053,856	67.12%
29	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.01%	29	18	\$40,329	\$40,073	\$0	\$14,994	\$9,806	24.47%
30	JOHN ALDEN LIFE INSURANCE COMPANY	0.05%	15	83	\$199,709	\$203,052	\$0	\$42,227	\$44,838	22.08%
31	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	34	2	\$11,014	\$11,014	\$0	\$42,356	\$44,326	402.45%
32	MEDICO INSURANCE COMPANY	0.00%	46	5	\$2,337	\$3,602	\$0	\$32,662	\$32,017	888.87%
33	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.01%	25	29	\$59,660	\$64,015	\$0	\$24,586	\$22,320	34.87%
34	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	36	29	\$8,912	\$8,631	\$0	\$0	-\$701	-8.12%
35	METROPOLITAN LIFE INSURANCE COMPANY	0.02%	21	62	\$85,461	\$86,197	\$0	\$59,954	\$56,352	65.38%
36	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	41	2	\$5,319	\$5,842	\$0	\$290	-\$3,361	-57.53%
37	MUTUAL OF OMAHA INSURANCE COMPANY	0.01%	26	92	\$48,591	\$49,385	\$0	\$86,708	\$135,649	274.68%
38	NATIONAL CASUALTY COMPANY	0.00%	50	2	\$122	\$122	\$0	\$0	\$0	0.00%
39	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	54	0	\$0	\$0	\$0	\$306	\$318	N/A
40	NATIONAL HEALTH INSURANCE COMPANY	0.00%	54	0	-\$531	-\$531	\$0	\$0	\$0	0.00%
41	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	49	2	\$645	\$645	\$0	\$0	\$0	0.00%
42	NEW YORK LIFE INSURANCE COMPANY	0.01%	31	81	\$29,221	\$28,838	\$3,112	\$13,094	\$4,933	17.11%
43	NORTH AMERICAN INSURANCE COMPANY	0.00%	53	2	\$57	\$95	\$0	\$0	-\$3	-3.16%
44	PEKIN LIFE INSURANCE COMPANY	0.02%	22	14	\$82,385	\$81,429	\$0	\$0	\$0	0.00%
45	PHYSICIANS MUTUAL INSURANCE COMPANY	0.03%	18	18	\$135,698	\$143,582	\$0	\$401,414	\$362,330	252.35%
46	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.04%	16	348	\$178,246	\$178,791	\$0	\$272,944	\$266,709	149.17%
47	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	47	13	\$1,233	\$1,264	\$0	\$10,060	-\$38,319	-3031.57%
48	RESERVE NATIONAL INSURANCE COMPANY	0.84%	9	1,333	\$3,389,020	\$3,557,924	\$0	\$1,654,723	\$1,443,369	40.57%
49	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	40	17	\$5,351	\$5,427	\$0	\$534	\$51,162	95.12%
50	STATE FARM MUTUAL AUTOMOBILE INSURANCE COI	0.36%	10	280	\$1,445,893	\$1,483,400	\$0	\$1,248,084	\$985,944	66.47%
51	STERLING INVESTORS LIFE INSURANCE COMPANY	0.34%	12	341	\$1,356,952	\$1,418,198	\$0	\$1,031,511	\$1,021,896	72.06%
52	THRIVENT FINANCIAL FOR LUTHERANS	0.04%	17	6	\$173,410	\$176,950	\$0	\$664,966	\$96,869	54.74%
53	TIME INSURANCE COMPANY	0.34%	11	721	\$1,363,376	\$1,408,120	\$0	\$1,022,947	\$901,301	64.01%
54	TRANSAMERICA LIFE INSURANCE COMPANY	0.00%	38	13	\$6,558	\$7,032	\$0	\$24,548	\$18,054	256.74%
55	TRUSTMARK INSURANCE COMPANY	0.00%	45	3	\$2,843	\$2,857	\$0	\$0	\$0	0.00%
56	UNION LABOR LIFE INSURANCE COMPANY	0.00%	35	3	\$9,351	\$9,501	\$0	\$89,832	\$84,973	894.36%
57	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	42	1	\$4,617	\$4,221	\$0	\$13,263	\$13,262	314.19%
58	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	54	619	\$0	\$0	\$0	\$0	\$0	N/A
59	WORLD INSURANCE COMPANY	0.01%	27	24	\$48,187	\$119,801	\$0	\$65,197	\$72,436	60.46%
TOTAL		100.00%		173,628	\$403,540,418	\$393,273,014	\$3,112	\$304,853,227	\$305,857,550	77.77%

## MISSOURI INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

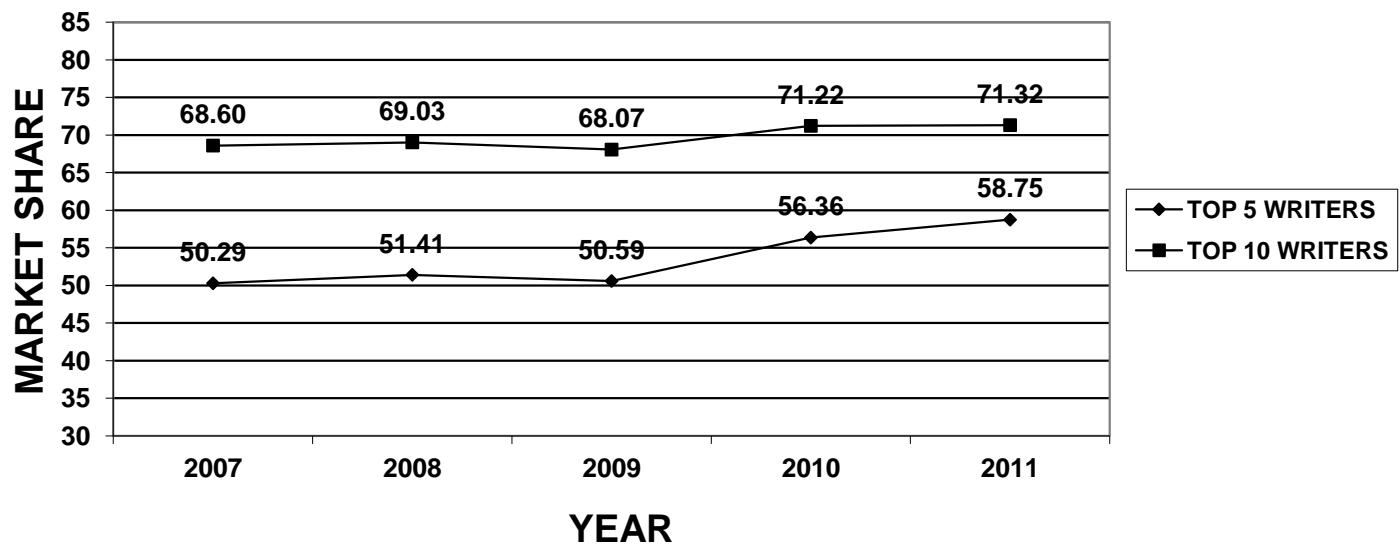
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ABILITY INSURANCE COMPANY	0.01%	83	2	\$23,509	\$28,995	\$0	\$14,759	\$12,531	43.22%
2	ADMIRAL LIFE INSURANCE COMPANY OF AMERICA	0.39%	38	315	\$1,526,851	\$1,511,897	\$0	\$1,472,464	\$1,425,016	94.25%
3	AETNA LIFE INSURANCE COMPANY	0.01%	82	9,198	\$23,920	\$23,957	\$0	\$10,400	\$7,784	32.49%
4	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	108	15	-\$1,892	-\$1,892	\$0	\$29,157	\$29,157	-1541.07%
5	AMERICAN CONTINENTAL INSURANCE COMPANY	2.74%	5	4,181	\$10,714,257	\$10,508,930	\$0	\$8,517,256	\$8,857,720	84.29%
6	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.15%	49	189	\$573,042	\$582,723	\$0	\$426,767	\$410,716	70.48%
7	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2.26%	10	3,307	\$8,846,050	\$8,664,880	\$0	\$6,116,243	\$6,221,126	71.80%
8	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	108	0	\$0	\$0	\$0	\$0	-\$49	N/A
9	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE	0.05%	60	73	\$200,552	\$209,331	\$0	\$190,989	\$187,799	89.71%
10	AMERICAN INCOME LIFE INSURANCE CO	0.00%	95	2	\$5,054	\$4,948	\$0	\$238	-\$2,958	-59.78%
11	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	86	18	\$16,732	\$17,338	\$0	\$61,764	\$70,568	407.01%
12	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.44%	35	456	\$1,715,328	\$1,732,286	\$0	\$1,204,533	\$1,146,914	66.21%
13	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURA	0.00%	92	4	\$8,447	\$8,568	\$0	\$3,882	\$4,077	47.58%
14	AMERICAN REPUBLIC CORP INSURANCE COMPANY	1.39%	14	42	\$5,423,225	\$5,330,573	\$0	\$3,438,590	\$3,481,750	65.32%
15	AMERICAN REPUBLIC INSURANCE COMPANY	1.38%	15	1,874	\$5,410,494	\$5,480,607	\$0	\$3,563,437	\$3,815,069	69.61%
16	ASSURED LIFE ASSOCIATION	0.01%	77	22	\$29,947	\$29,934	\$0	\$32,663	\$33,924	113.33%
17	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	85	11	\$18,143	\$18,390	\$0	\$10,917	\$8,820	47.96%
18	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.77%	25	3,166	\$3,028,244	\$2,131,999	\$0	\$941,047	\$1,174,506	55.09%
19	BANKERS LIFE AND CASUALTY COMPANY	2.70%	6	3,638	\$10,563,217	\$10,862,957	\$0	\$7,187,193	\$7,633,099	70.27%
20	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	9.03%	3	14,154	\$35,299,637	\$35,299,637	\$0	\$25,085,505	\$24,782,133	70.21%
21	CELTIC INSURANCE COMPANY	0.03%	66	34	\$100,897	\$82,107	\$0	\$89,973	\$90,140	109.78%
22	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.06%	58	69	\$227,184	\$229,494	\$0	\$192,938	\$188,329	82.06%
23	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	101	3	\$2,495	\$2,418	\$0	\$5,669	\$5,510	227.87%
24	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.10%	51	128	\$391,735	\$397,432	\$0	\$323,753	\$320,424	80.62%
25	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	91	3	\$10,751	\$10,749	\$0	\$17,707	\$17,658	164.28%
26	CHRISTIAN FIDELITY LIFE INSURANCE CO	3.83%	4	5,587	\$14,991,473	\$15,178,257	\$0	\$12,285,720	\$12,011,776	79.14%
27	COLONIAL PENN LIFE INSURANCE COMPANY	0.92%	22	2,685	\$3,610,277	\$3,400,863	\$0	\$1,751,996	\$2,181,732	64.15%
28	COMBINED INSURANCE CO OF AMERICA	0.93%	21	1,411	\$3,622,626	\$3,694,099	\$0	\$3,117,949	\$3,103,667	84.02%
29	CONNECTICUT GENERAL LIFE INS CO	0.00%	87	12	\$15,726	\$15,832	\$0	\$21,996	\$15,313	96.72%
30	CONSECO LIFE INSURANCE CO	0.01%	74	17	\$48,479	\$50,005	\$0	\$83,059	\$57,670	115.33%
31	CONSTITUTION LIFE INSURANCE COMPANY	0.02%	73	18	\$66,135	\$66,969	\$0	\$49,087	\$50,444	75.32%
32	CONTINENTAL GENERAL INSURANCE COMPANY	0.32%	39	492	\$1,231,921	\$1,233,689	\$0	\$984,674	\$973,899	78.94%
33	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	2.61%	8	3,699	\$10,199,570	\$10,136,226	\$0	\$7,468,488	\$7,825,553	77.20%
34	COUNTRY LIFE INSURANCE COMPANY	0.06%	57	92	\$242,345	\$240,789	\$0	\$207,382	\$209,309	86.93%
35	CSA FRATERNAL LIFE	0.00%	96	4	\$3,932	\$3,801	\$0	\$17,248	\$18,481	486.21%
36	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN	1.75%	11	4,867	\$6,834,686	\$6,363,541	\$0	\$4,295,357	\$4,667,601	73.35%
37	FAMILY LIFE INSURANCE COMPANY	0.28%	42	434	\$1,094,151	\$1,087,888	\$0	\$867,697	\$930,291	85.51%
38	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	107	2	\$250	\$250	\$0	\$0	\$100	40.00%
39	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.39%	37	564	\$1,527,078	\$1,531,966	\$0	\$975,767	\$963,300	62.88%
40	GENWORTH LIFE INSURANCE COMPANY	0.02%	68	31	\$93,146	\$94,315	\$0	\$73,010	\$73,391	77.81%
41	GERBER LIFE INSURANCE COMPANY	1.18%	17	2,599	\$4,617,809	\$4,523,685	\$0	\$3,503,602	\$3,854,357	85.20%
42	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.31%	41	649	\$1,215,544	\$1,217,452	\$0	\$942,146	\$954,915	78.44%
43	GOLDEN RULE INSURANCE COMPANY	0.69%	27	1,315	\$2,707,497	\$2,729,033	\$0	\$2,325,054	\$2,223,292	81.47%
44	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANC	0.24%	43	642	\$955,959	\$892,353	\$0	\$586,998	\$644,419	72.22%
45	GREAT AMERICAN LIFE INSURANCE COMPANY	0.17%	47	259	\$665,038	\$669,640	\$0	\$0	-\$1,943	-0.29%
46	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.10%	53	99	\$385,473	\$402,263	\$0	\$222,167	\$205,628	51.12%
47	HEALTH CARE SERVICE CORPORATION	0.44%	34	498	\$1,736,285	\$1,736,285	\$0	\$1,000,496	\$982,168	56.57%
48	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	22.14%	1	38,875	\$86,560,604	\$86,561,551	\$0	\$65,400,929	\$65,681,089	75.88%
49	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	1.49%	13	3,213	\$5,817,338	\$4,705,675	\$0	\$4,339,284	\$4,029,423	85.63%
50	HUMANA INSURANCE COMPANY	0.66%	28	1,611	\$2,566,195	\$2,524,536	\$0	\$2,196,563	\$2,512,768	99.53%
51	IDEALIFE INSURANCE COMPANY	0.03%	65	32	\$113,866	\$113,843	\$0	\$87,416	\$80,472	70.69%
52	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	79	10	\$24,600	\$57,769	\$0	\$14,290	\$57,434	-99.42%
53	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.02%	67	40	\$93,450	\$95,584	\$0	\$116,932	\$108,157	113.15%
54	KANAWHA INSURANCE COMPANY	0.00%	104	1	\$1,347	\$1,351	\$0	\$2,100	\$2,136	158.11%
55	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	93	5	\$7,443	\$7,449	\$0	\$22,954	\$22,963	308.27%
56	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.01%	78	21	\$25,795	\$25,795	\$0	\$19,086	\$6,317	24.49%
57	LIFESECURE INSURANCE COMPANY	0.00%	106	1	\$579	\$581	\$0	\$332	\$79	13.60%
58	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.02%	72	42	\$78,946	\$79,033	\$0	\$48,773	\$44,733	56.60%
59	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.59%	30	1,088	\$2,309,293	\$2,305,360	\$0	\$1,587,578	\$1,614,311	70.02%
60	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.42%	36	1,336	\$1,622,867	\$1,609,324	\$0	\$1,008,694	\$1,045,094	64.94%
61	MEDICO INSURANCE COMPANY	0.21%	46	270	\$806,332	\$828,656	\$0	\$629,989	\$622,938	75.17%
62	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	105	0	\$1,198	\$1,198	\$0	\$1,130	\$1,130	94.32%
63	MONUMENTAL LIFE INSURANCE COMPANY	0.03%	63	61	\$130,802	\$136,497	\$0	\$213,635	\$206,128	151.01%
64	MOTORISTS COMMERCIAL MUTUAL INSURANCE CO	0.00%	103	1	\$1,364	\$1,361	\$0	\$18,697	\$18,538	1362.09%
65	MUTUAL OF OMAHA INSURANCE COMPANY	0.84%	23	1,178	\$3,292,862	\$3,395,308	\$0	\$2,298,935	\$2,311,527	68.08%
66	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	89	2	\$12,865	\$12,944	\$0	\$1,419	\$1,474	11.39%
67	NATIONAL HEALTH INSURANCE COMPANY	0.00%	97	5	\$3,387	\$3,387	\$0	\$7,110	\$62,614	1848.66%
68	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	99	1	\$2,585	\$2,585	\$0	\$3,543	\$3,543	137.06%
69	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWE	0.02%	70	51	\$91,908	\$94,729	\$0	\$95,992	\$91,553	96.65%
70	NEW YORK LIFE INSURANCE COMPANY	0.07%	56	78	\$289,080	\$291,752	\$0	\$176,295	\$173,988	59.64%
71	NORTH AMERICAN INSURANCE COMPANY	2.32%	9	4,343	\$9,066,337	\$9,119,588	\$0	\$8,485,427	\$8,257,001	90.54%
72	OLD AMERICAN INSURANCE COMPANY	0.00%	94	10	\$5,088	\$6,131	\$0	\$10,817	\$9,240	150.71%
73	OLD SURETY LIFE INSURANCE COMPANY	1.10%	19	3,325	\$4,294,818	\$4,020,414	\$0	\$2,263,130	\$2,540,484	63.19%
74	OXFORD LIFE INSURANCE COMPANY	0.01%	84	12	\$22,771	\$21,514	\$0	\$133,705	\$130,915	608.51%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE SUPPLEMENT**

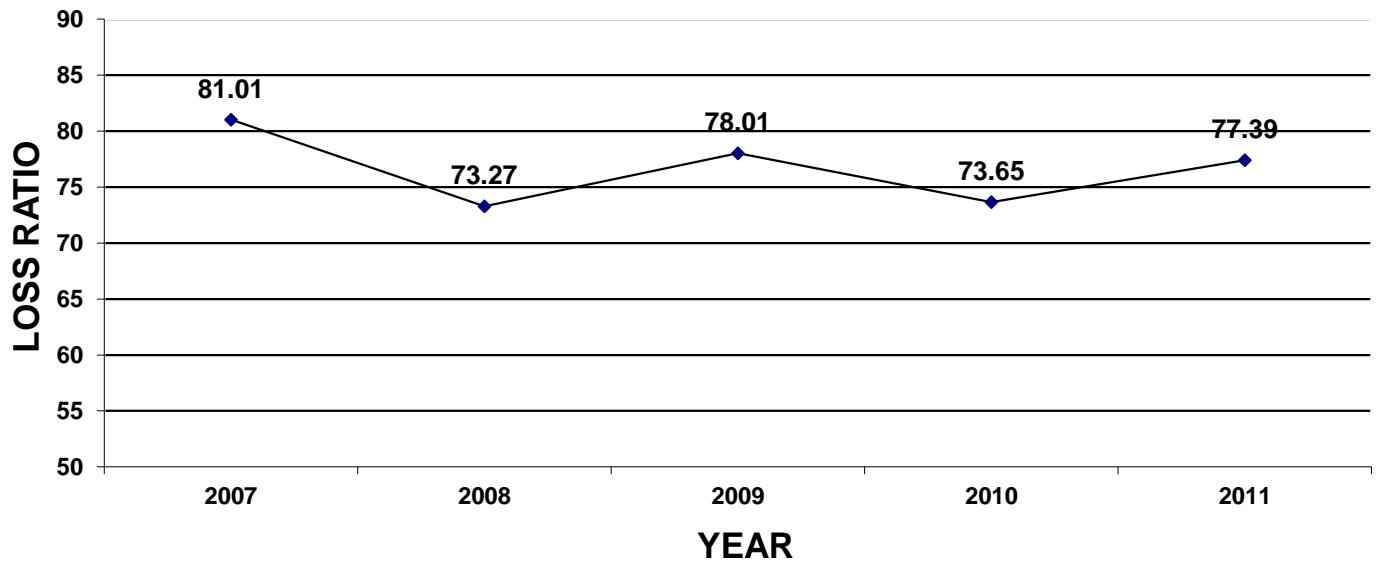
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
75	PACIFICARE LIFE AND HEALTH INSURANCE COMPAN	0.08%	55	132	\$307,918	\$307,833	\$0	\$175,264	\$178,016	57.83%	
76	PEKIN LIFE INSURANCE COMPANY	0.01%	80	10	\$24,199	\$24,556	\$0	\$0	\$0	0.00%	
77	PENNSYLVANIA LIFE INSURANCE COMPANY	0.05%	61	47	\$191,996	\$192,227	\$0	\$112,239	\$114,186	59.40%	
78	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	102	2	\$1,943	\$1,943	\$0	\$2,444	\$2,697	138.81%	
79	PHYSICIANS LIFE INSURANCE COMPANY	0.57%	31	942	\$2,219,251	\$2,235,861	\$0	\$1,523,201	\$1,519,814	67.97%	
80	PHYSICIANS MUTUAL INSURANCE COMPANY	1.01%	20	1,397	\$3,943,358	\$3,957,346	\$0	\$2,611,170	\$2,620,643	66.22%	
81	PROVIDENT AMERICAN LIFE AND HEALTH INSURANC	0.03%	64	36	\$129,469	\$134,293	\$0	\$85,747	\$83,349	62.07%	
82	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.00%	98	1	\$2,642	\$1,987	\$0	\$1,924	\$1,890	95.12%	
83	PYRAMID LIFE INSURANCE COMPANY	0.05%	59	75	\$212,079	\$216,400	\$0	\$136,442	\$141,009	65.16%	
84	RESERVE NATIONAL INSURANCE COMPANY	0.63%	29	827	\$2,466,797	\$2,554,519	\$0	\$1,880,019	\$1,863,916	72.97%	
85	ROYAL NEIGHBORS OF AMERICA	0.24%	45	669	\$928,213	\$965,578	\$0	\$591,877	\$552,692	57.24%	
86	SHELTER LIFE INSURANCE COMPANY	0.13%	50	243	\$510,615	\$504,371	\$0	\$554,432	\$657,589	130.38%	
87	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.79%	24	830	\$3,095,147	\$3,233,095	\$0	\$2,151,848	\$2,078,444	64.29%	
88	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	2.68%	7	4,157	\$10,483,731	\$10,577,761	\$0	\$7,642,730	\$7,725,495	73.04%	
89	STATE MUTUAL INSURANCE COMPANY	0.16%	48	165	\$632,575	\$634,060	\$0	\$356,376	\$347,662	54.83%	
90	STERLING LIFE INSURANCE COMPANY	0.48%	33	1,306	\$1,885,366	\$1,731,743	\$0	\$1,205,029	\$1,274,358	73.59%	
91	THRIVENT FINANCIAL FOR LUTHERANS	0.76%	26	1,149	\$2,971,796	\$2,956,343	\$0	\$1,938,807	\$1,906,274	64.48%	
92	TIME INSURANCE COMPANY	0.00%	100	0	\$2,563	\$2,882	\$0	\$5,986	\$6,169	214.05%	
93	TRANSAMERICA LIFE INSURANCE COMPANY	0.05%	62	73	\$178,376	\$178,915	\$0	\$148,520	\$148,826	83.18%	
94	TRUSTMARK INSURANCE COMPANY	0.01%	75	15	\$47,216	\$47,445	\$0	\$30,261	\$25,142	52.99%	
95	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	88	5	\$14,674	\$18,206	\$0	\$10,587	\$8,849	48.60%	
96	UNIFIED LIFE INSURANCE COMPANY	0.02%	71	36	\$83,808	\$85,236	\$0	\$83,610	\$77,235	90.61%	
97	UNION BANKERS INSURANCE COMPANY	0.24%	44	342	\$939,076	\$969,125	\$0	\$764,737	\$761,756	78.60%	
98	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	90	8	\$11,417	\$11,663	\$0	\$11,708	\$11,037	94.63%	
99	UNION LABOR LIFE INSURANCE COMPANY	0.01%	81	8	\$24,193	\$24,472	\$0	\$8,107	\$7,406	30.26%	
100	UNITED AMERICAN INSURANCE COMPANY	1.32%	16	1,742	\$5,163,268	\$5,272,608	\$0	\$3,311,029	\$3,137,476	59.51%	
101	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.09%	54	78	\$357,818	\$362,022	\$0	\$219,316	\$211,973	58.55%	
102	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.10%	52	113	\$391,250	\$347,106	\$0	\$199,518	\$238,067	68.59%	
103	UNITED OF OMAHA LIFE INSURANCE COMPANY	21.01%	2	48,907	\$82,150,615	\$80,926,941	\$0	\$69,453,677	\$72,369,046	89.43%	
104	UNITED TEACHER ASSOCIATES INSURANCE COMPAN	0.31%	40	438	\$1,226,872	\$1,238,914	\$0	\$1,048,272	\$1,104,267	89.13%	
105	UNITED WORLD LIFE INSURANCE COMPANY	1.61%	12	2,073	\$6,315,080	\$6,527,392	\$0	\$4,725,554	\$4,544,967	69.63%	
106	USAA LIFE INSURANCE COMPANY	0.55%	32	976	\$2,154,821	\$2,150,776	\$0	\$1,365,037	\$1,367,310	63.57%	
107	WASHINGTON NATIONAL INSURANCE COMPANY	1.17%	18	1,447	\$4,567,557	\$4,766,820	\$0	\$3,488,827	\$3,490,022	73.21%	
108	WORLD CORP INSURANCE COMPANY	0.02%	69	42	\$92,318	\$95,305	\$0	\$101,710	\$98,393	103.24%	
109	WORLD INSURANCE COMPANY	0.01%	76	20	\$37,057	\$100,893	\$0	\$85,141	\$77,793	77.10%	
TOTAL		100.00%		190,803	\$391,032,013	\$387,818,011		\$0	\$294,933,638	\$300,142,075	77.39%

## MISSOURI INDIVIDUAL MEDICARE SUPPLEMENT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

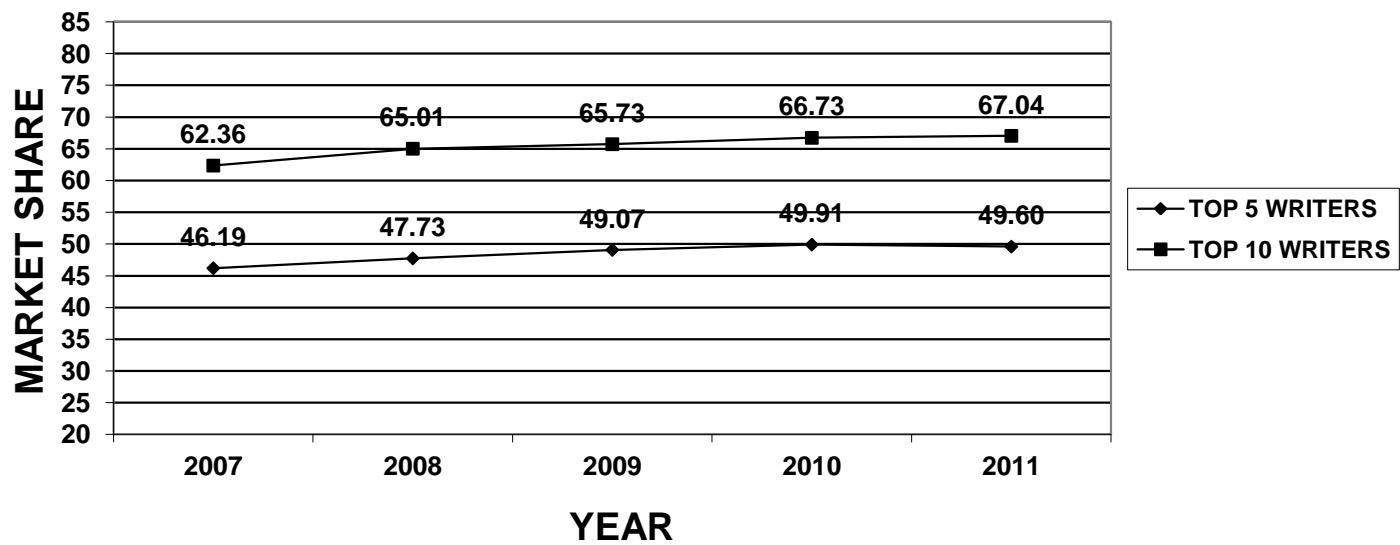
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ABILITY INSURANCE COMPANY	1.59%	17	1,747	\$3,308,116	\$3,218,306	\$0	\$3,968,104	\$5,540,693	172.16%
2	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	85	2	\$4,015	\$5,390	\$0	\$0	\$0	0.00%
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	2.50%	12	3,046	\$5,184,181	\$5,319,319	\$0	\$1,465,653	\$1,500,365	28.21%
4	ALLSTATE LIFE INSURANCE COMPANY	0.00%	89	0	\$1,974	\$1,974	\$0	\$0	\$0	0.00%
5	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF CALIFORNIA	0.23%	46	576	\$469,313	\$490,724	\$0	\$651,698	\$706,460	143.96%
6	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.36%	36	544	\$737,819	-\$342,106	\$0	\$204,897	\$578,107	-168.98%
7	AMERICAN FIDELITY ASSURANCE COMPANY	0.24%	44	341	\$495,408	\$494,049	\$0	\$321,946	\$663,920	134.38%
8	AMERICAN GENERAL LIFE INSURANCE COMPANY	0.00%	83	3	\$5,428	\$4,799	\$0	\$0	\$0	0.00%
9	AMERICAN GENERAL LIFE INSURANCE COMPANY OF NEW YORK	0.21%	47	151	\$445,481	\$449,529	\$0	\$473,430	\$770,685	171.44%
10	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.32%	40	334	\$657,273	\$660,562	\$0	\$1,484,788	\$1,455,026	220.27%
11	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.03%	70	399	\$66,299	\$66,954	\$0	\$111,962	\$106,606	159.22%
12	AMERICAN REPUBLIC INSURANCE COMPANY	0.31%	41	509	\$645,655	\$708,917	\$0	\$941,435	\$696,449	98.24%
13	ASSURITY LIFE INSURANCE COMPANY	0.04%	66	31	\$87,239	\$87,389	\$0	\$0	\$0	0.00%
14	AUTO OWNERS LIFE INSURANCE COMPANY	0.07%	59	100	\$152,704	\$147,267	\$0	\$0	\$3,162	2.15%
15	BANKERS LIFE AND CASUALTY COMPANY	8.71%	3	12,426	\$18,064,091	\$19,461,754	\$0	\$14,051,401	\$16,310,951	83.81%
16	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.48%	29	175	\$997,431	\$986,037	\$0	\$0	\$0	0.00%
17	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	0.33%	39	403	\$685,097	\$685,097	\$0	\$148,710	\$148,710	21.71%
18	CATHOLIC ORDER OF FORESTERS	0.01%	78	2	\$14,357	\$14,357	\$0	\$190	\$190	1.32%
19	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.01%	80	17	\$12,587	\$12,626	\$0	\$24,000	\$23,136	183.24%
20	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	87	3	\$2,990	\$2,990	\$0	\$21,789	\$21,730	726.76%
21	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.12%	52	187	\$244,534	\$240,091	\$0	\$538,091	\$370,052	154.13%
22	CINCINNATI LIFE INSURANCE COMPANY THE	0.02%	75	28	\$34,884	\$34,354	\$0	\$0	\$1,884	5.48%
23	CMFG LIFE INSURANCE COMPANY	0.47%	30	903	\$976,991	\$980,156	\$0	\$31,564	\$256,994	26.22%
24	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	92	2	\$1,140	\$1,493	\$0	\$4,920	\$5,901	395.24%
25	COMBINED INSURANCE CO OF AMERICA	0.04%	68	117	\$77,623	\$144,657	\$0	\$48,274	-\$159,498	-110.26%
26	CONTINENTAL CASUALTY COMPANY	2.95%	10	4,201	\$6,111,095	-\$300,242	\$0	\$5,974,034	\$10,848,631	-3613.30%
27	CONTINENTAL GENERAL INSURANCE COMPANY	0.40%	34	403	\$837,026	\$826,520	\$0	\$875,477	\$1,186,755	143.58%
28	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.07%	58	115	\$152,966	\$152,016	\$0	\$92,011	\$96,409	63.42%
29	COUNTRY LIFE INSURANCE COMPANY	0.16%	49	228	\$323,742	\$318,094	\$0	\$104,562	\$145,866	45.86%
30	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	4.23%	6	4,868	\$8,782,574	\$8,879,676	\$0	\$6,149,659	\$7,826,108	88.14%
31	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.14%	50	201	\$287,704	\$283,468	\$0	\$134,189	\$134,107	47.31%
32	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.07%	60	255	\$142,123	\$112,441	\$0	\$276,941	\$261,855	232.88%
33	GENWORTH LIFE INSURANCE COMPANY	18.44%	1	23,465	\$38,255,854	\$37,576,663	\$0	\$26,352,640	\$31,878,100	84.83%
34	GREAT AMERICAN LIFE INSURANCE COMPANY	0.05%	63	87	\$99,502	\$106,367	\$0	\$0	\$0	0.00%
35	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.50%	28	683	\$1,040,281	\$1,033,382	\$0	\$366,319	\$674,082	65.23%
36	GUARANTY INCOME LIFE INSURANCE COMPANY	0.02%	74	38	\$40,111	\$39,972	\$0	\$46,280	\$46,824	117.14%
37	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.04%	65	123	\$90,443	\$90,443	\$0	\$431,375	\$325,455	359.85%
38	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	77	14	\$14,469	\$33,978	\$0	\$11,270	-\$45,297	-133.31%
39	JOHN ALDEN LIFE INSURANCE COMPANY	0.24%	43	388	\$500,096	\$495,075	\$0	\$902,951	\$1,535,595	310.17%
40	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY	0.03%	71	16	\$59,539	\$58,133	\$0	\$60,272	\$103,676	178.34%
41	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	11.17%	2	12,914	\$23,183,407	\$22,351,930	\$0	\$6,965,210	\$12,904,620	57.73%
42	KANAWHA INSURANCE COMPANY	0.17%	48	235	\$344,874	\$345,996	\$0	\$352,353	\$358,310	103.56%
43	KNIGHTS OF COLUMBUS	1.05%	21	2,301	\$218,761	\$2,191,566	\$0	\$288,348	\$390,601	17.82%
44	LIFESecure INSURANCE COMPANY	0.03%	69	88	\$70,704	\$70,292	\$0	\$0	\$2,833	4.03%
45	LINCOLN BENEFIT LIFE COMPANY	1.95%	14	1,390	\$4,053,435	\$4,197,203	\$0	\$731,931	\$2,188,363	52.14%
46	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.08%	56	78	\$163,337	\$182,048	\$0	\$51,186	\$6,153	3.38%
47	LONGEVITY INSURANCE COMPANY	0.00%	81	8	\$9,080	\$8,763	\$0	\$52,662	\$25,967	296.33%
48	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	82	61	\$5,568	\$6,170	\$0	\$0	\$0	0.00%
49	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	1.07%	20	1,085	\$2,229,745	\$2,300,890	\$0	\$207,211	\$627,951	27.29%
50	MEDAMERICA INSURANCE COMPANY	0.34%	38	562	\$713,094	\$645,084	\$0	\$219,378	\$233,521	36.20%
51	MEDICO INSURANCE COMPANY	0.10%	54	53	\$211,415	\$284,134	\$0	\$309,690	-\$526,952	-185.46%
52	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.00%	88	1	\$2,028	\$2,029	\$0	\$0	\$0	0.00%
53	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.78%	24	1,244	\$1,623,408	\$1,936,831	\$0	\$2,733,973	\$3,902,883	201.51%
54	METROPOLITAN LIFE INSURANCE COMPANY	6.77%	4	5,639	\$14,050,537	\$10,980,764	\$0	\$1,313,970	\$2,624,672	23.90%
55	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.02%	73	33	\$46,280	\$46,485	\$0	\$40,269	\$40,269	86.63%
56	MINNESOTA LIFE INSURANCE COMPANY	0.05%	62	56	\$102,256	\$101,772	\$0	\$0	\$0	0.00%
57	MONUMENTAL LIFE INSURANCE COMPANY	0.08%	55	108	\$165,688	\$165,903	\$0	\$150,995	\$215,933	130.16%
58	MUTUAL OF OMAHA INSURANCE COMPANY	2.74%	11	3,501	\$5,676,896	\$5,571,322	\$0	\$4,003,614	\$3,801,995	68.24%
59	NEW YORK LIFE INSURANCE COMPANY	1.80%	16	2,682	\$3,742,113	\$3,660,434	\$7,500	\$1,383,993	\$2,599,862	71.03%
60	NORTHWESTERN LONG TERM CARE INSURANCE COMPANY	3.98%	7	3,977	\$8,249,992	\$7,957,765	\$227,833	\$273,108	\$1,247,990	15.68%
61	PEKIN LIFE INSURANCE COMPANY	0.00%	86	0	\$3,252	\$3,252	\$0	\$0	\$0	0.00%
62	PENNSYLVANIA LIFE INSURANCE COMPANY	0.12%	51	280	\$250,034	\$250,333	\$0	\$208,107	\$211,716	84.57%
63	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.00%	91	6	\$1,571	\$2,479	\$0	\$106,221	\$105,329	4248.85%
64	PHYSICIANS MUTUAL INSURANCE COMPANY	0.47%	31	738	\$976,223	\$977,010	\$0	\$518,681	\$563,217	57.65%
65	PRIMERICA LIFE INSURANCE COMPANY	0.00%	90	4	\$1,887	\$1,882	\$0	\$0	-\$13,849	-735.87%
66	PRINCIPAL LIFE INSURANCE COMPANY	0.07%	57	155	\$154,006	\$116,023	\$0	\$38,602	\$49,701	42.84%
67	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.26%	42	320	\$541,019	\$547,197	\$0	\$26,156	\$60,490	11.05%
68	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	1.46%	18	1,685	\$3,029,112	\$2,889,637	\$0	\$763,160	\$1,170,006	40.49%
69	PYRAMID LIFE INSURANCE COMPANY	0.02%	72	28	\$49,510	\$50,519	\$0	\$0	\$0	0.00%
70	REASSURE AMERICA LIFE INSURANCE COMPANY	0.23%	45	62	\$487,606	\$581,012	\$0	\$1,445,569	\$66,246	11.40%
71	RIVERSOURCE LIFE INSURANCE COMPANY	1.89%	15	2,996	\$3,917,306	\$3,917,997	\$0	\$3,960,737	\$3,993,894	101.94%
72	SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA	2.27%	13	2,619	\$4,702,059	\$5,810,790	\$0	\$7,827,080	\$7,333,240	126.20%
73	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.04%	67	86	\$80,067	\$87,031	\$0	\$330,004	-\$120,419	-138.36%
74	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2.96%	9	4,653	\$6,134,034	\$982,794	\$0	\$2,035,872	\$2,179,770	221.79%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CARE**

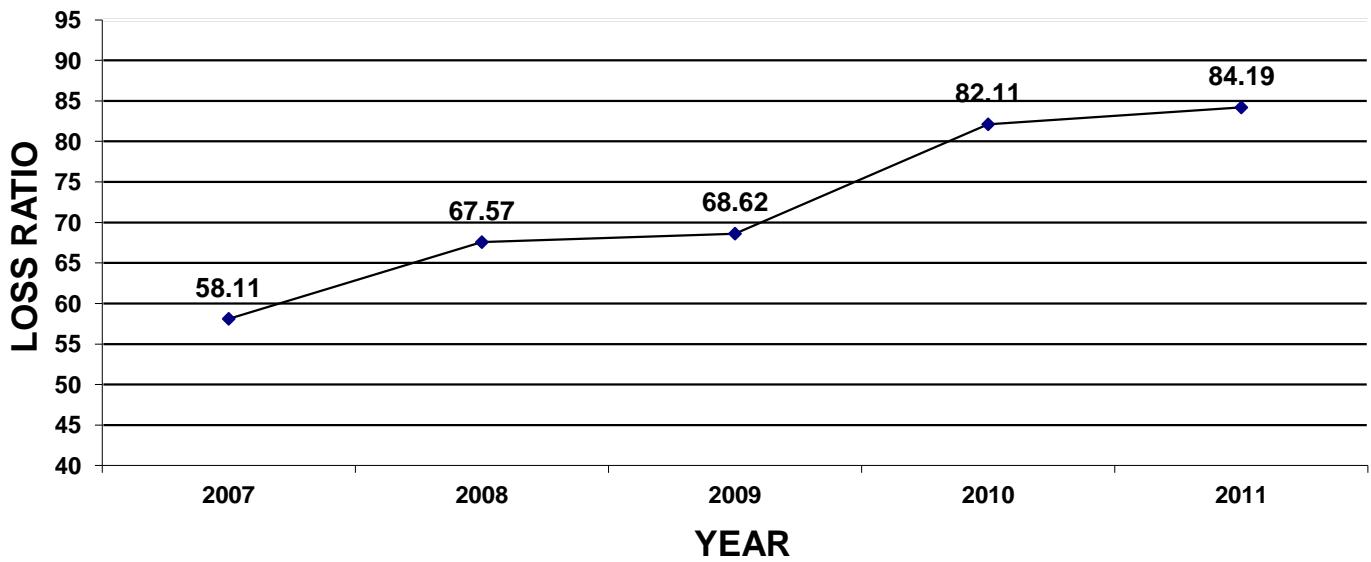
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
75	STATE LIFE INSURANCE COMPANY	0.39%	35	349	\$803,123	\$830,622	\$0	\$321,555	\$547,215	65.88%
76	STATE MUTUAL INSURANCE COMPANY	0.01%	76	21	\$21,929	\$33,707	\$0	\$62,036	\$63,310	187.82%
77	STONEBRIDGE LIFE INSURANCE COMPANY	0.92%	22	740	\$1,915,391	\$1,904,496	\$0	\$2,950,579	\$2,614,190	137.26%
78	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	0.10%	53	166	\$212,529	\$209,924	\$0	\$297,655	\$297,655	141.79%
79	THRIVENT FINANCIAL FOR LUTHERANS	3.34%	8	5,264	\$6,924,169	\$7,457,285	\$0	\$7,363,084	\$9,940,678	133.30%
80	TIAA-CREF LIFE INSURANCE COMPANY	0.06%	61	75	\$118,825	\$118,492	\$0	\$95,059	\$95,059	80.22%
81	TIME INSURANCE COMPANY	0.61%	26	1,051	\$1,271,734	\$1,305,846	\$0	\$2,073,242	\$2,770,043	212.13%
82	TRANSAMERICA LIFE INSURANCE COMPANY	4.51%	5	5,796	\$9,354,411	\$9,339,043	\$0	\$7,348,872	\$9,257,403	99.13%
83	UNION BANKERS INSURANCE COMPANY	0.04%	64	64	\$91,232	\$94,151	\$0	\$223,995	\$223,121	236.98%
84	UNION LABOR LIFE INSURANCE COMPANY	0.00%	93	0	-\$523	-\$523	\$0	\$0	\$827	-158.13%
85	UNION SECURITY INSURANCE COMPANY	0.86%	23	1,322	\$1,790,847	\$1,806,844	\$0	\$870,778	\$1,292,206	71.52%
86	UNITED AMERICAN INSURANCE COMPANY	0.35%	37	620	\$730,185	\$708,771	\$0	\$922,574	\$859,133	121.21%
87	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.00%	84	4	\$4,414	\$4,433	\$0	\$0	\$0	0.00%
88	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.53%	27	722	\$1,098,084	\$984,075	\$0	\$24,967	-\$48,103	-4.89%
89	UNITED SECURITY ASSURANCE COMPANY OF PENNS	0.68%	25	717	\$1,408,118	\$1,343,349	\$0	\$625,229	\$680,946	50.69%
90	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.41%	33	746	\$857,073	\$859,756	\$0	\$149,914	\$157,922	18.37%
91	UNUM LIFE INSURANCE COMPANY OF AMERICA	1.30%	19	1,824	\$2,691,148	\$2,892,582	\$0	\$1,867,181	\$2,714,537	93.84%
92	WASHINGTON NATIONAL INSURANCE COMPANY	0.44%	32	492	\$919,990	\$1,041,858	\$0	\$1,099,599	\$1,393,210	133.72%
93	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.01%	79	9	\$13,398	\$13,452	\$0	\$0	\$0	0.00%
<b>TOTAL</b>		<b>100.00%</b>		<b>126,761</b>	<b>\$207,496,536</b>	<b>\$193,756,171</b>	<b>\$235,333</b>	<b>\$128,905,231</b>	<b>\$163,123,353</b>	<b>84.19%</b>

## MISSOURI INDIVIDUAL LONG TERM CARE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

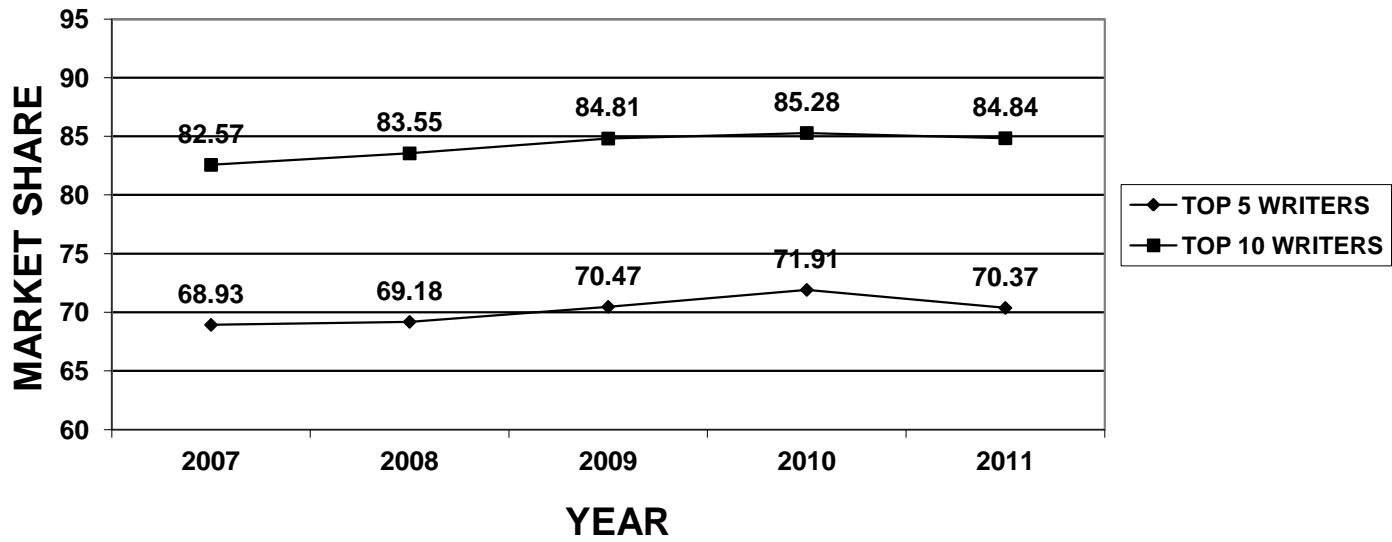
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ABILITY INSURANCE COMPANY	0.00%	87	2	\$453	\$655	\$0	\$0	-\$106	-16.18%
2	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	105	1	\$0	\$0	\$0	\$0	\$0	N/A
3	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	40.97%	1	139,655	\$27,933,586	\$28,024,412	\$0	\$13,087,644	\$13,655,176	48.73%
4	AMERICAN FIDELITY ASSURANCE COMPANY	3.83%	6	10,959	\$2,611,541	\$2,604,091	\$0	\$1,303,347	\$1,514,830	58.17%
5	AMERICAN GENERAL LIFE AND ACCIDENT INSURANC	0.59%	19	1,339	\$402,554	\$401,903	\$0	\$181,676	\$154,931	38.55%
6	AMERICAN GENERAL LIFE INSURANCE CO	0.13%	39	154	\$89,158	\$88,162	\$0	\$10,675	\$17,694	20.07%
7	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	81	14	\$697	\$697	\$0	\$0	\$0	0.00%
8	AMERICAN HERITAGE LIFE INSURANCE COMPANY	2.72%	8	9,656	\$1,854,060	\$1,841,803	\$0	\$1,001,261	\$1,018,163	55.28%
9	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	84	6	\$540	\$573	\$0	\$0	\$0	0.00%
10	AMERICAN INCOME LIFE INSURANCE CO	0.17%	38	1,874	\$116,192	\$116,432	\$0	\$30,156	\$39,000	33.50%
11	AMERICAN NATIONAL INSURANCE COMPANY	0.21%	33	452	\$140,307	\$141,199	\$0	\$197,139	\$348,473	246.80%
12	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.29%	26	240	\$200,344	\$201,589	\$0	\$274,385	\$257,629	127.80%
13	AMERICAN REPUBLIC INSURANCE COMPANY	0.04%	51	63	\$26,528	\$26,651	\$0	\$12,655	\$4,770	17.90%
14	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	72	19	\$1,970	\$1,970	\$0	\$0	\$0	0.00%
15	ASSURITY LIFE INSURANCE COMPANY	0.22%	31	295	\$151,392	\$155,366	\$0	\$122,906	\$120,801	77.75%
16	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	77	10	\$1,355	\$1,410	\$0	\$0	\$0	0.00%
17	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.27%	27	365	\$186,751	\$131,480	\$0	\$59,341	\$60,302	45.86%
18	BANKERS LIFE AND CASUALTY COMPANY	0.07%	46	274	\$48,705	\$48,459	\$0	\$17,196	\$18,184	37.52%
19	BROKERS NATIONAL LIFE INSURANCE COMPANY	0.00%	79	4	\$981	\$981	\$0	\$1,400	\$1,400	142.71%
20	CENTRAL SECURITY LIFE INSURANCE CO	0.01%	70	8	\$4,508	\$4,589	\$0	\$0	\$0	0.00%
21	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	78	4	\$1,020	\$943	\$0	\$0	\$54	5.73%
22	CENTRAL UNITED LIFE INSURANCE COMPANY	1.99%	10	1,615	\$1,359,745	\$1,359,458	\$0	\$780,902	\$778,781	57.29%
23	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.23%	30	1,349	\$160,219	\$150,840	\$0	\$40,507	\$54,402	36.07%
24	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	88	2	\$420	\$420	\$0	\$0	\$0	0.00%
25	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	91	106	\$297	\$135	\$0	\$0	\$0	0.00%
26	CITIZENS SECURITY LIFE INS CO	0.00%	97	1	\$167	\$160	\$0	\$0	\$0	0.00%
27	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	5.72%	4	10,222	\$3,897,444	\$3,925,960	\$0	\$1,676,375	\$1,823,287	46.44%
28	COMBINED INSURANCE CO OF AMERICA	3.90%	5	12,360	\$2,656,853	\$2,681,909	\$0	\$1,034,411	\$1,066,686	39.77%
29	CONSECO LIFE INSURANCE CO	0.39%	22	699	\$267,819	\$265,268	\$0	\$343,452	\$361,031	136.10%
30	CONSTITUTION LIFE INSURANCE COMPANY	0.31%	25	721	\$211,388	\$214,055	\$0	\$44,062	\$45,280	21.15%
31	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	61	70	\$13,115	\$13,180	\$0	\$5,648	\$5,794	43.96%
32	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.10%	41	262	\$65,476	\$65,069	\$0	\$6,704	\$7,024	10.79%
33	EMC NATIONAL LIFE COMPANY	0.96%	14	873	\$655,582	\$662,005	\$0	\$385,287	\$301,717	45.58%
34	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN	0.21%	32	487	\$141,550	\$143,002	\$0	\$29,295	\$32,903	23.01%
35	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	96	50	\$200	\$226	\$0	\$0	\$0	0.00%
36	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AI	3.55%	7	8,215	\$2,418,346	\$2,408,943	\$0	\$292,511	\$300,747	12.48%
37	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.18%	36	289	\$119,754	\$123,055	\$0	\$75,000	\$78,862	64.09%
38	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.08%	43	96	\$53,505	\$27,876	\$0	\$104,260	\$98,581	353.64%
39	GERBER LIFE INSURANCE COMPANY	0.00%	100	1	\$68	\$67	\$0	\$0	\$0	0.00%
40	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.03%	57	504	\$20,183	\$20,885	\$0	\$1,560	\$1,181	5.65%
41	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	74	16	\$1,578	\$1,643	\$0	\$0	\$0	0.00%
42	GUARANTEE TRUST LIFE INSURANCE COMPANY	6.57%	3	4,796	\$4,479,384	\$4,296,078	\$0	\$473,347	\$386,078	8.99%
43	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.02%	63	113	\$10,735	\$8,925	\$0	\$8,723	\$4,921	55.14%
44	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.76%	17	1,163	\$521,584	\$1,369,434	\$0	\$559,132	\$758,570	55.39%
45	HORACE MANN LIFE INSURANCE COMPANY	0.00%	82	5	\$630	\$628	\$0	\$0	\$1	0.16%
46	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	95	3	\$201	\$201	\$0	\$0	\$0	0.00%
47	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.02%	62	119	\$12,243	\$12,301	\$0	\$800	\$626	5.09%
48	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	71	7	\$3,324	\$4,256	\$0	\$0	\$0	0.00%
49	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	83	2	\$564	\$597	\$0	\$0	\$46	7.71%
50	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	73	5	\$1,768	\$1,771	\$0	\$40	\$264	14.91%
51	KANAWHA INSURANCE COMPANY	0.25%	29	1,581	\$168,549	\$169,097	\$0	\$1,559	\$1,586	0.94%
52	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	101	2	\$64	\$64	\$0	\$0	-\$12	-18.75%
53	LIBERTY NATIONAL LIFE INSURANCE COMPANY	1.31%	12	2,992	\$894,717	\$896,588	\$0	\$232,381	\$254,732	28.41%
54	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	94	4	\$215	\$215	\$0	\$0	\$0	0.00%
55	LIFESECURE INSURANCE COMPANY	0.01%	68	48	\$7,719	\$7,745	\$0	\$725	\$174	2.25%
56	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	105	1	\$0	\$0	\$0	\$0	\$0	N/A
57	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.86%	16	3,647	\$587,884	\$591,342	\$0	\$546,444	\$555,646	93.96%
58	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	93	2	\$219	\$347	\$0	\$0	\$0	0.00%
59	MEDICO INSURANCE COMPANY	0.01%	64	110	\$9,661	\$9,465	\$0	\$5,035	\$5,188	54.81%
60	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.03%	59	20	\$17,522	\$17,614	\$0	\$0	\$110	0.62%
61	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	92	1	\$276	\$276	\$0	\$0	-\$3	-1.09%
62	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	60	199	\$13,531	\$13,202	\$0	\$901	-\$17,674	-133.87%
63	MUTUAL OF OMAHA INSURANCE COMPANY	0.38%	23	894	\$259,472	\$258,163	\$0	\$193,864	\$95,503	36.99%
64	NATIONAL CASUALTY COMPANY	0.00%	85	5	\$536	\$630	\$0	\$1,210	\$2,476	393.02%
65	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.04%	52	187	\$24,805	\$24,959	\$0	\$1,650	\$1,714	6.87%
66	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	90	0	\$339	\$337	\$0	\$0	\$0	0.00%
67	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	1.34%	11	4,319	\$913,857	\$920,179	\$0	\$693,984	\$736,062	79.99%
68	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	0.01%	65	10	\$9,185	\$9,185	\$0	\$1,000	\$443	4.82%
69	OLD AMERICAN INSURANCE COMPANY	0.01%	69	163	\$6,771	\$7,109	\$0	\$3,118	\$3,087	43.42%
70	OZARK NATIONAL LIFE INSURANCE COMPANY	0.11%	40	1,298	\$72,342	\$73,545	\$0	\$37,719	\$38,493	52.34%
71	PENNSYLVANIA LIFE INSURANCE COMPANY	0.27%	28	231	\$185,823	\$186,045	\$0	\$98,653	\$100,364	53.95%
72	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.36%	24	1,066	\$245,625	\$244,641	\$0	\$172,210	\$201,453	82.35%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SPECIFIED DISEASE**

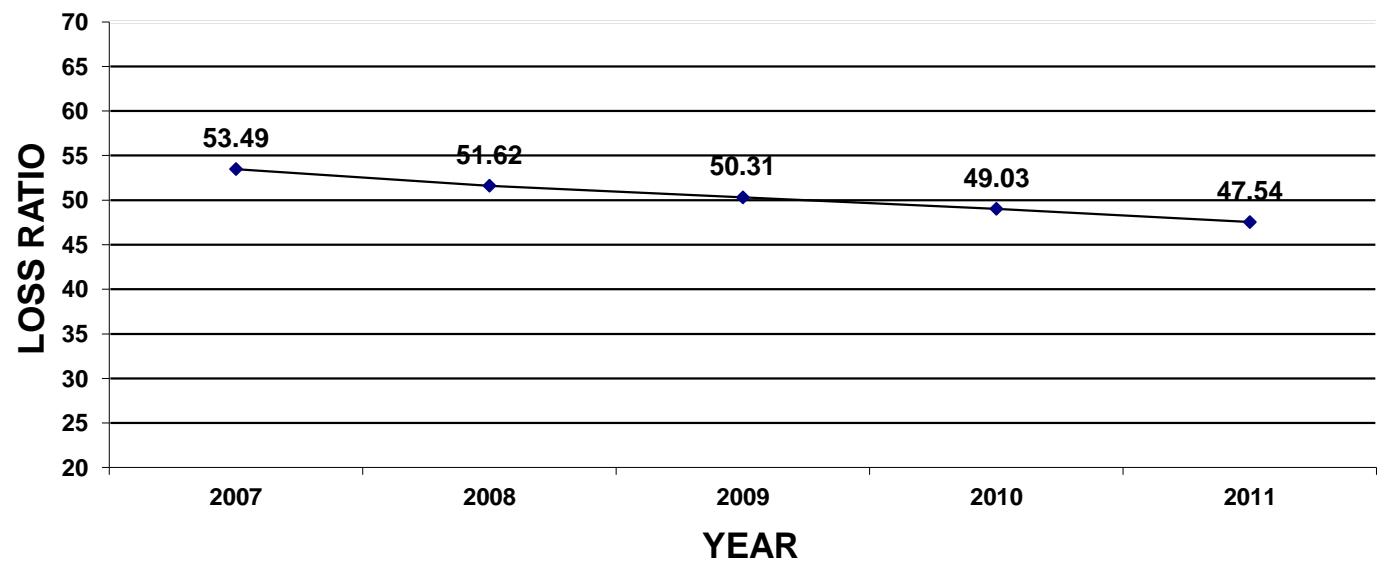
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
73	PHYSICIANS MUTUAL INSURANCE COMPANY	0.18%	37	791	\$119,619	\$120,533	\$0	\$37,709	\$34,157	28.34%	
74	PROFESSIONAL INSURANCE COMPANY	0.05%	49	193	\$33,345	\$33,507	\$0	\$0	\$0	0.00%	
75	PROTECTIVE LIFE INSURANCE COMPANY	0.18%	35	159	\$124,296	\$127,887	\$0	\$110,412	\$102,387	80.06%	
76	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	2.37%	9	6,321	\$1,619,297	\$1,640,519	\$0	\$305,005	\$311,905	19.01%	
77	PYRAMID LIFE INSURANCE COMPANY	0.09%	42	122	\$59,137	\$60,343	\$0	\$30,549	\$31,571	52.32%	
78	REASSURE AMERICA LIFE INSURANCE COMPANY	0.07%	47	343	\$47,506	\$48,150	\$0	\$31,352	\$17,608	36.57%	
79	RELIABLE LIFE INSURANCE COMPANY	0.19%	34	735	\$130,532	\$131,412	\$0	\$6,561	\$5,358	4.08%	
80	RESERVE NATIONAL INSURANCE COMPANY	0.40%	21	930	\$275,398	\$267,090	\$0	\$203,790	\$247,921	92.82%	
81	SETTLERS LIFE INSURANCE COMPANY	0.03%	56	5	\$20,329	\$20,251	\$0	\$0	\$0	0.00%	
82	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.07%	45	275	\$49,388	\$48,109	\$0	\$31,980	\$35,423	73.63%	
83	STERLING INVESTORS LIFE INSURANCE COMPANY	0.08%	44	235	\$52,272	\$54,629	\$0	\$0	\$0	0.00%	
84	STERLING LIFE INSURANCE COMPANY	0.03%	54	107	\$20,808	\$21,366	\$0	\$0	\$0	0.00%	
85	STONEBRIDGE LIFE INSURANCE COMPANY	0.00%	89	1	\$353	\$345	\$0	\$0	\$0	0.00%	
86	TIME INSURANCE COMPANY	0.01%	66	30	\$8,862	\$8,811	\$0	\$0	\$1,227	13.93%	
87	TRANSAMERICA LIFE INSURANCE COMPANY	0.94%	15	3,035	\$642,276	\$649,883	\$0	\$348,166	\$305,156	46.96%	
88	TRUSTMARK INSURANCE COMPANY	0.04%	50	182	\$30,012	\$30,115	\$0	\$5,200	\$4,320	14.35%	
89	UNIFIED LIFE INSURANCE COMPANY	0.05%	48	184	\$35,503	\$36,070	\$0	\$8,128	\$6,299	17.46%	
90	UNION BANKERS INSURANCE COMPANY	0.00%	76	29	\$1,405	\$1,450	\$0	\$0	\$0	0.00%	
91	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	99	1	\$72	\$72	\$0	\$0	\$0	0.00%	
92	UNION FIDELITY LIFE INSURANCE COMPANY	0.03%	55	196	\$20,486	\$20,322	\$0	\$6,074	\$5,600	27.56%	
93	UNION SECURITY INSURANCE COMPANY	0.00%	103	1	\$45	\$45	\$0	\$0	\$0	0.00%	
94	UNITED AMERICAN INSURANCE COMPANY	0.56%	20	2,135	\$379,908	\$379,940	\$0	\$165,507	\$166,210	43.75%	
95	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	98	2	\$107	\$308	\$0	\$0	\$308	100.00%	
96	UNITED HOME LIFE INSURANCE COMPANY	0.00%	80	2	\$806	\$798	\$0	\$10,000	\$10,194	1277.44%	
97	UNITED INSURANCE COMPANY OF AMERICA	0.00%	75	32	\$1,455	\$1,469	\$0	\$0	\$0	0.00%	
98	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.04%	53	46	\$24,774	\$23,530	\$0	\$12,376	\$13,310	56.57%	
99	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	86	35	\$461	\$535	\$0	\$0	\$0	0.00%	
100	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.01%	67	54	\$7,888	\$7,685	\$0	\$0	\$1,000	13.01%	
101	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.66%	18	913	\$447,838	\$446,917	\$0	\$297,449	\$313,338	70.11%	
102	WASHINGTON NATIONAL INSURANCE COMPANY	13.22%	2	15,596	\$9,017,686	\$8,874,546	\$0	\$4,682,118	\$5,065,369	57.08%	
103	WEST COAST LIFE INSURANCE COMPANY	0.00%	102	1	\$52	\$52	\$0	\$3,600	\$3,018	5803.85%	
104	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	1.07%	13	1,077	\$731,382	\$731,745	\$0	\$726,630	\$726,284	99.25%	
105	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.03%	58	115	\$18,282	\$18,355	\$1,341	\$0	\$0	0.00%	
106	WORLD INSURANCE COMPANY	0.00%	104	5	\$14	\$53	\$0	\$0	-\$1	-1.89%	
<b>TOTAL</b>		<b>100.00%</b>		<b>260,213</b>	<b>\$68,187,490</b>	<b>\$68,789,302</b>		<b>\$1,341</b>	<b>\$31,174,856</b>	<b>\$32,705,387</b>	<b>47.54%</b>

## MISSOURI INDIVIDUAL SPECIFIED DISEASE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

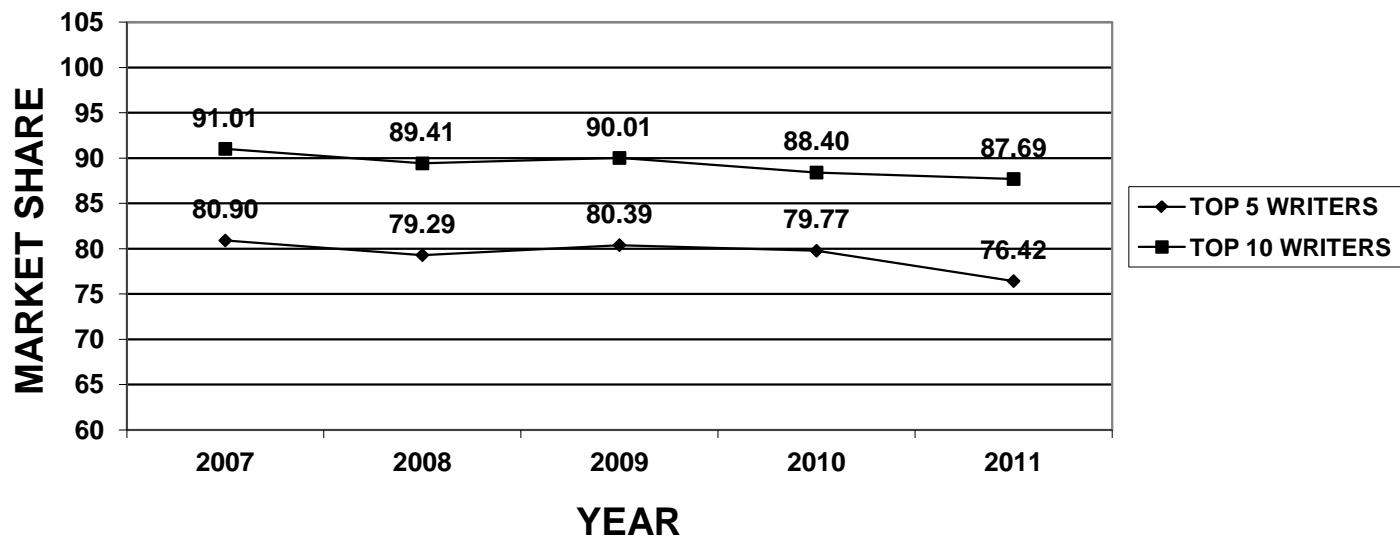
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	115	0	\$0	\$0	\$0	\$0	-\$20	N/A
2	AAA LIFE INSURANCE COMPANY	0.92%	15	1,212	\$543,321	\$539,137	\$0	\$242,989	\$241,974	44.88%
3	ABILITY INSURANCE COMPANY	0.00%	115	0	\$0	\$11	\$0	\$0	-\$18	-163.64%
4	ALLSTATE LIFE INSURANCE COMPANY	0.01%	66	7	\$4,025	-\$1,946	\$0	\$0	\$0	0.00%
5	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	97	4	\$325	\$323	\$0	\$0	\$0	0.00%
6	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.24%	26	15,467	\$142,960	\$142,974	\$0	\$2,387	\$3,240	2.27%
7	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	55.44%	1	189,145	\$32,645,703	\$32,705,030	\$0	\$16,738,953	\$16,637,946	50.87%
8	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.00%	70	54	\$2,286	\$2,348	\$0	\$0	\$0	0.00%
9	AMERICAN FIDELITY ASSURANCE COMPANY	2.56%	7	6,699	\$1,505,242	\$1,516,300	\$0	\$517,502	\$534,560	35.25%
10	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE	0.51%	19	4,072	\$300,728	\$300,242	\$0	\$73,825	\$62,957	20.97%
11	AMERICAN GENERAL LIFE INSURANCE CO	1.10%	12	2,204	\$648,501	\$634,248	\$0	\$87,838	\$131,680	20.76%
12	AMERICAN GENERAL LIFE INSURANCE COMPANY OF C	0.00%	102	6	\$72	\$75	\$0	\$0	\$0	0.00%
13	AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.45%	10	3,022	\$851,229	\$845,946	\$0	\$225,208	\$242,833	28.71%
14	AMERICAN HOME INSURANCE COMPANY	0.01%	59	21	\$6,605	\$6,644	\$0	\$0	-\$529	-7.96%
15	AMERICAN INCOME LIFE INSURANCE CO	1.73%	9	22,669	\$1,018,740	\$1,019,053	\$0	\$308,996	\$256,789	25.20%
16	AMERICAN NATIONAL INSURANCE COMPANY	0.07%	35	679	\$43,957	\$43,878	\$0	\$0	-\$37	-0.08%
17	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANCE	0.00%	111	1	\$30	\$33	\$0	\$0	\$0	0.00%
18	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	99	18	\$213	\$280	\$0	\$86	-\$679	-242.50%
19	ASSURITY LIFE INSURANCE COMPANY	0.08%	34	279	\$50,034	\$49,944	\$0	\$776	\$1,007	2.02%
20	ATHENE ANNUITY & LIFE INSURANCE COMPANY	0.01%	62	24	\$5,442	\$5,803	\$0	\$9,940	\$7,917	136.43%
21	AUTO CLUB LIFE INSURANCE COMPANY	0.02%	55	171	\$9,016	\$9,470	\$0	\$320	-\$368	-3.89%
22	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	115	5	-\$249	-\$249	\$0	\$0	\$0	0.00%
23	BANCINSURE INC	0.04%	42	976	\$25,743	\$28,826	\$0	\$23,487	\$23,487	81.48%
24	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	73	5	\$1,689	\$1,189	\$0	\$0	\$3	0.25%
25	BANKERS LIFE AND CASUALTY COMPANY	0.02%	54	103	\$9,788	\$9,739	\$0	\$3,456	\$3,654	37.52%
26	BOSTON MUTUAL LIFE INSURANCE COMPANY	1.04%	13	5,330	\$612,409	\$590,723	\$0	\$94,925	\$99,431	16.83%
27	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.01%	58	88	\$6,873	\$7,598	\$0	\$0	\$0	0.00%
28	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	109	1	\$40	\$40	\$0	\$0	\$0	0.00%
29	CATHOLIC ORDER OF FORESTERS	0.00%	115	9	\$0	\$0	\$0	\$0	\$0	N/A
30	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	96	3	\$326	\$320	\$0	\$0	\$0	0.00%
31	CENTRAL UNITED LIFE INSURANCE COMPANY	0.03%	47	48	\$16,526	\$16,523	\$0	\$18,777	\$18,726	113.33%
32	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.12%	32	1,442	\$69,822	\$67,539	\$0	\$0	\$1,404	2.08%
33	CINCINNATI INSURANCE COMPANY THE	0.00%	104	1	\$67	\$67	\$0	\$0	\$0	0.00%
34	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	6.60%	2	11,672	\$3,885,305	\$3,933,151	\$0	\$1,302,471	\$1,417,895	36.05%
35	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	75	15	\$1,544	\$1,619	\$0	\$1,600	\$753	46.51%
36	COLORADO BANKERS LIFE INS CO	0.01%	63	16	\$5,175	\$5,181	\$0	\$0	\$0	0.00%
37	COMBINED INSURANCE CO OF AMERICA	4.97%	4	42,598	\$2,924,481	\$2,963,660	\$0	\$836,178	\$793,919	26.79%
38	COMMERCIAL TRAVELERS MUTUAL INSURANCE CO	0.00%	86	14	\$523	\$535	\$0	\$500	\$409	76.45%
39	CONSECO LIFE INSURANCE CO	0.04%	46	112	\$22,727	\$22,914	\$0	\$8,123	\$9,012	39.33%
40	CONTINENTAL CASUALTY COMPANY	0.00%	115	0	\$0	\$0	\$0	\$0	\$5,738	N/A
41	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	52	51	\$11,995	\$12,334	\$0	\$5,615	\$6,071	49.22%
42	EMC NATIONAL LIFE COMPANY	0.01%	61	24	\$5,447	\$5,983	\$0	\$4,097	-\$9,501	-158.80%
43	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.00%	87	2	\$512	\$640	\$0	\$0	\$0	0.00%
44	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.01%	68	204	\$3,100	\$3,100	\$0	\$0	\$0	0.00%
45	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AI	0.57%	17	869	\$336,105	\$334,798	\$0	\$35,310	\$36,304	10.84%
46	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IL	0.00%	95	22	\$345	\$365	\$0	\$0	\$0	0.00%
47	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.47%	20	2,275	\$274,326	\$274,769	\$0	\$0	\$0	0.00%
48	FEDERAL INSURANCE COMPANY	0.03%	49	62	\$15,312	\$14,048	\$0	\$200	\$779	5.55%
49	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	93	86	\$375	\$387	\$0	\$0	\$0	0.00%
50	FIREMANS FUND INSURANCE COMPANY	0.00%	115	0	\$0	\$0	\$0	\$0	-\$92	N/A
51	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.09%	33	92	\$51,276	\$36,298	\$0	\$99,916	\$94,473	260.27%
52	GERBER LIFE INSURANCE COMPANY	0.33%	23	2,359	\$196,094	\$192,097	\$0	\$206,000	\$226,623	117.97%
53	GLEANER LIFE INSURANCE SOCIETY	0.00%	115	7	\$0	\$0	\$0	\$0	\$0	N/A
54	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.85%	16	3,927	\$502,844	\$500,206	\$0	\$0	-\$69,957	-13.99%
55	GOLDEN RULE INSURANCE COMPANY	0.00%	107	2	\$45	\$43	\$0	\$0	\$0	0.00%
56	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	88	6	\$486	\$476	\$0	\$0	-\$14	-2.94%
57	GUARANTEE TRUST LIFE INSURANCE COMPANY	1.17%	11	3,043	\$688,684	\$720,708	\$0	\$383,916	\$247,124	34.29%
58	HORACE MANN LIFE INSURANCE COMPANY	0.00%	98	10	\$267	\$252	\$0	\$0	\$3	1.19%
59	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	115	13	\$0	\$120	\$0	\$0	\$0	0.00%
60	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	112	2	\$19	\$19	\$0	\$0	\$0	0.00%
61	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	53	86	\$10,966	\$10,046	\$0	\$0	\$0	0.00%
62	IMPERIUM INSURANCE COMPANY	5.02%	3	99,899	\$2,958,042	\$2,945,942	\$0	\$3,543,816	\$3,427,737	116.35%
63	INDEPENDENT ORDER OF FORESTERS THE	0.00%	115	8	\$0	\$0	\$0	\$0	\$0	N/A
64	INSUREMAX INSURANCE COMPANY	0.01%	56	148	\$8,448	\$6,535	\$0	\$0	\$0	0.00%
65	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	113	0	\$18	\$18	\$0	\$0	\$0	0.00%
66	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	106	8	\$49	\$55	\$0	\$0	\$0	0.00%
67	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	76	8	\$1,541	\$1,587	\$0	\$1,200	\$1,153	72.65%
68	KANAWHA INSURANCE COMPANY	0.07%	39	252	\$39,000	\$39,127	\$0	\$18,186	\$18,493	47.26%
69	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.33%	24	9,275	\$194,714	\$188,162	\$0	\$150,487	\$151,399	80.46%
70	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.07%	37	1,613	\$40,332	\$40,332	\$0	\$101,594	\$150,602	373.41%
71	LIFESecure INSURANCE COMPANY	0.00%	103	2	\$68	\$68	\$0	\$0	\$0	0.00%
72	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	72	19	\$1,782	\$1,782	\$0	\$15,617	\$17,741	995.57%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ACCIDENT ONLY**

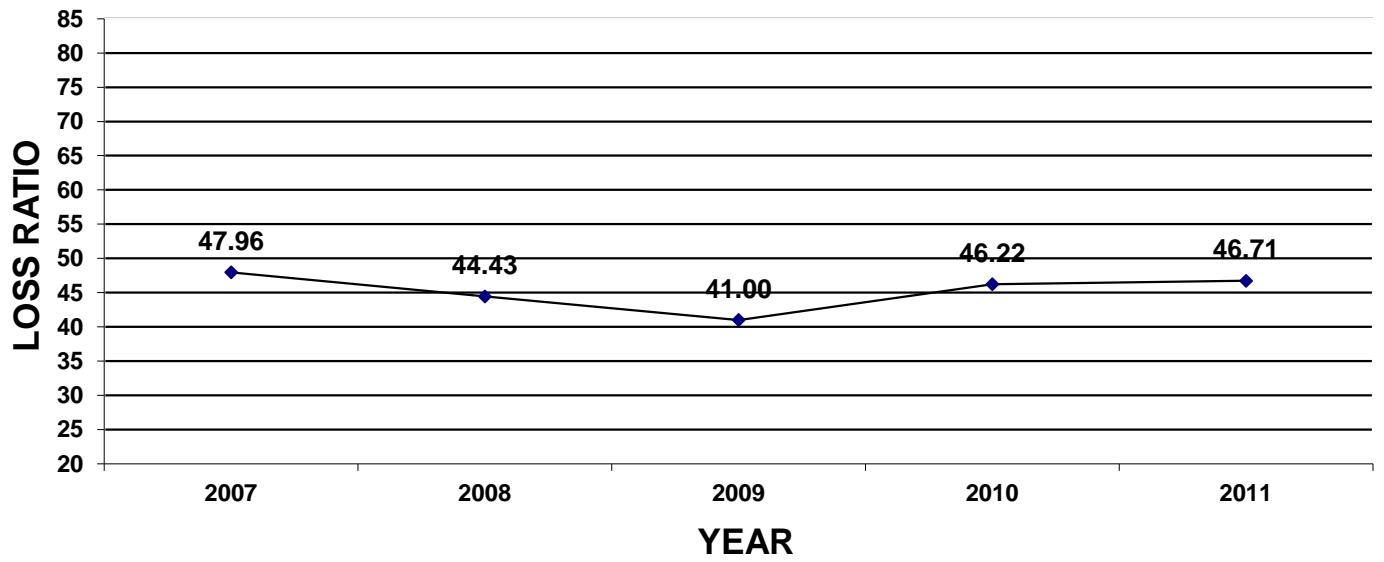
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
73	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.23%	28	505	\$136,813	\$137,364	\$0	\$34,489	\$35,069	25.53%	
74	MARKEL INSURANCE COMPANY	2.10%	8	309,027	\$1,238,713	\$1,326,093	\$0	\$605,278	\$622,274	46.93%	
75	MEDICO INSURANCE COMPANY	0.00%	91	0	\$410	\$446	\$0	\$0	-\$140	-31.39%	
76	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.07%	36	3	\$43,064	\$42,956	\$0	\$5,656	\$5,656	13.17%	
77	MERIT LIFE INSURANCE CO	0.07%	38	384	\$39,671	\$39,670	\$0	\$4,204	\$2,723	6.86%	
78	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	83	5	\$608	\$621	\$0	\$2,531	\$1,347	216.91%	
79	MONUMENTAL LIFE INSURANCE COMPANY	0.03%	48	258	\$16,333	\$13,588	\$0	-\$6,407	-\$3,310	-24.36%	
80	MUTUAL OF OMAHA INSURANCE COMPANY	0.94%	14	5,810	\$556,082	\$562,275	\$0	\$173,429	\$209,378	37.24%	
81	NATIONAL CASUALTY COMPANY	0.00%	82	32	\$1,032	\$1,065	\$0	\$0	\$0	0.00%	
82	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	101	1	\$168	\$169	\$0	\$0	\$0	0.00%	
83	NATIONAL HEALTH INSURANCE COMPANY	0.00%	79	8	\$1,296	\$1,296	\$0	\$0	\$0	0.00%	
84	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.24%	27	1,101	\$138,587	\$139,547	\$0	\$10,450	\$11,084	7.94%	
85	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	0.00%	78	5	\$1,350	\$1,350	\$0	\$0	\$0	0.00%	
86	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	84	4	\$588	\$863	\$0	\$0	\$0	0.00%	
87	OLD AMERICAN INSURANCE COMPANY	0.03%	50	420	\$14,944	\$15,586	\$0	\$2,213	\$2,211	14.19%	
88	OLD REPUBLIC INSURANCE COMPANY	0.16%	29	963	\$96,391	\$75,713	\$0	\$31,312	\$28,697	37.90%	
89	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	115	315	\$0	\$0	\$0	\$0	\$0	N/A	
90	PENNSYLVANIA LIFE INSURANCE COMPANY	0.06%	40	477	\$35,380	\$35,423	\$0	\$278,783	\$283,618	800.66%	
91	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.04%	43	175	\$25,541	\$16,062	\$0	\$1,649	\$769	4.79%	
92	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	108	2	\$43	\$25	\$0	\$6,081	-\$6,455	-25820.00%	
93	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	4.39%	5	10,128	\$2,584,462	\$2,618,333	\$0	\$512,288	\$523,878	20.01%	
94	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	80	97	\$1,259	\$1,309	\$0	\$0	\$0	0.00%	
95	RELIABLE LIFE INSURANCE COMPANY	0.37%	21	3,488	\$216,407	\$218,485	\$0	\$81,006	\$105,967	48.50%	
96	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.01%	67	26	\$3,760	\$3,760	\$0	\$0	\$0	0.00%	
97	RESERVE NATIONAL INSURANCE COMPANY	0.30%	25	1,150	\$179,236	\$178,503	\$0	\$60,720	\$59,296	33.22%	
98	SAGICOR LIFE INSURANCE COMPANY	0.00%	77	2	\$1,451	\$1,521	\$0	\$0	\$0	0.00%	
99	SEARS LIFE INSURANCE COMPANY	0.00%	81	7	\$1,160	\$985	\$0	\$0	\$0	0.00%	
100	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	85	2	\$539	\$540	\$0	\$0	\$0	0.00%	
101	STANDARD LIFE AND ACCIDENT INSURANCE COMP	0.04%	45	1,311	\$23,464	\$25,035	\$0	\$5,430	\$2,804	11.20%	
102	STANDARD LIFE AND CASUALTY COMPANY	0.00%	92	1	\$376	\$373	\$0	\$50	\$50	13.40%	
103	STARMOUNT LIFE INSURANCE COMPANY	0.01%	65	53	\$4,913	\$4,900	\$0	\$0	\$0	0.00%	
104	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.00%	100	2	\$182	\$182	\$0	\$0	\$394	216.48%	
105	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	94	3	\$360	\$320	\$0	\$0	\$0	0.00%	
106	STONEBRIDGE LIFE INSURANCE COMPANY	0.54%	18	4,008	\$316,589	\$309,405	\$0	\$197,398	\$194,801	62.96%	
107	TIG INSURANCE COMPANY	0.00%	115	0	\$0	\$0	\$0	\$0	-\$31,796	N/A	
108	TIME INSURANCE COMPANY	0.14%	31	938	\$80,248	\$72,525	\$0	\$2,810	\$8,969	12.37%	
109	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	89	8	\$435	\$434	\$0	\$0	\$0	0.00%	
110	TRANSAMERICA LIFE INSURANCE COMPANY	0.36%	22	1,603	\$210,106	\$212,195	\$0	\$39,000	\$35,670	16.81%	
111	TRAVELERS INDEMNITY COMPANY	0.00%	115	0	\$0	\$339	\$0	\$0	\$119	35.10%	
112	TRAVELERS PROTECTIVE ASSOCIATION OF AMERIC	0.04%	44	2,840	\$24,908	\$24,908	\$0	\$72,338	\$72,338	290.42%	
113	TRUSTMARK INSURANCE COMPANY	0.00%	74	23	\$1,570	\$1,576	\$0	\$0	\$0	0.00%	
114	UNIFIED LIFE INSURANCE COMPANY	0.01%	64	137	\$5,085	\$5,095	\$0	\$0	\$0	0.00%	
115	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	60	117	\$6,329	\$6,279	\$0	\$0	\$0	0.00%	
116	UNION LABOR LIFE INSURANCE COMPANY	0.00%	69	30	\$2,557	\$2,722	\$0	-\$894	-\$2,221	-81.59%	
117	UNION SECURITY INSURANCE COMPANY	0.00%	114	1	\$10	\$10	\$0	\$0	\$0	0.00%	
118	UNITED AMERICAN INSURANCE COMPANY	0.05%	41	487	\$31,487	\$31,602	\$0	\$4,625	\$4,961	15.70%	
119	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	71	54	\$1,866	\$1,937	\$0	\$300	\$303	15.64%	
120	UNITED INSURANCE COMPANY OF AMERICA	0.02%	51	161	\$13,445	\$13,629	\$0	\$0	\$0	0.00%	
121	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.00%	90	0	\$420	\$421	\$0	\$0	\$0	0.00%	
122	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	105	1	\$52	\$48	\$0	\$0	\$0	0.00%	
123	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.01%	57	16	\$7,776	\$7,825	\$0	\$0	\$0	0.00%	
124	WASHINGTON NATIONAL INSURANCE COMPANY	3.43%	6	5,574	\$2,020,407	\$2,098,528	\$0	\$700,878	\$662,824	31.59%	
125	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.16%	30	909	\$91,825	\$91,825	\$0	\$0	\$0	0.00%	
126	WILTON REASSURANCE LIFE COMPANY OF NEW YO	0.00%	110	1	\$34	\$34	\$0	\$0	\$0	0.00%	
TOTAL		100.00%		785,239	\$58,883,142	\$59,145,160		\$0	\$27,889,908	\$27,623,899	46.71%

## MISSOURI INDIVIDUAL ACCIDENT ONLY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACACIA LIFE INSURANCE CO	0.00%	151	2	\$207	\$207	\$19	\$0	\$0	0.00%
2	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	128	1	\$823	\$797	\$0	\$100	\$23	2.89%
3	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	147	1	\$239	\$631	\$0	\$0	-\$6	-0.95%
4	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF WISCONSIN	15.11%	2	34,799	\$15,920,550	\$15,936,702	\$0	\$6,564,024	\$6,667,495	41.84%
5	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.01%	98	30	\$7,008	\$11,362	\$0	\$1,500	\$9,207	81.03%
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	158	5	-\$256	-\$195	\$0	\$12,000	\$11,600	-5948.72%
7	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	94	580	\$8,033	\$8,020	\$0	\$6,957	\$5,933	73.98%
8	AMERICAN GENERAL LIFE INSURANCE CO	0.30%	34	593	\$316,042	\$316,318	\$0	\$395,780	\$389,611	123.17%
9	AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.00%	19	2,015	\$1,053,926	\$1,051,245	\$0	\$382,478	\$451,977	42.99%
10	AMERICAN INCOME LIFE INSURANCE CO	0.00%	115	10	\$2,019	\$2,018	\$0	\$0	\$0	0.00%
11	AMERICAN NATIONAL INSURANCE COMPANY	0.01%	97	21	\$7,097	\$7,422	\$0	\$54,914	\$8,038	108.30%
12	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	132	1	\$724	\$722	\$0	\$166	\$480	66.48%
13	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	149	1	\$230	\$233	\$0	\$0	\$0	0.00%
14	AMERICAN SENTINEL INSURANCE COMPANY	0.00%	158	0	\$0	\$0	\$0	\$0	-\$31	N/A
15	AMERICAN STATES INSURANCE COMPANY	0.02%	69	52	\$22,454	\$27,161	\$0	\$9,397	\$1,610	5.93%
16	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.00%	158	8	\$0	\$2,886	\$0	\$0	\$0	0.00%
17	AMERICAN UNITED LIFE INSURANCE COMPANY	0.01%	80	18	\$15,262	\$16,354	\$0	\$8,878	\$4,850	29.66%
18	AMERITAS LIFE INSURANCE CORP	0.00%	114	3	\$2,267	\$2,493	\$0	\$0	\$0	0.00%
19	ANTHEM LIFE INSURANCE COMPANY	0.00%	146	1	\$251	\$246	\$0	\$0	\$0	0.00%
20	ASSURITY LIFE INSURANCE COMPANY	0.58%	24	857	\$612,760	\$613,255	\$0	\$347,580	\$404,033	65.88%
21	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.07%	55	168	\$72,030	\$74,994	\$0	\$211,419	\$197,148	262.89%
22	AUTO OWNERS LIFE INSURANCE COMPANY	0.09%	51	121	\$95,072	\$96,614	\$0	\$10,824	\$112,424	116.36%
23	AVIVA LIFE AND ANNUITY COMPANY	0.04%	60	66	\$41,650	\$48,520	\$0	\$130,796	\$85,006	175.20%
24	AXA EQUITABLE LIFE INSURANCE COMPANY	0.48%	28	371	\$505,740	\$506,718	\$0	\$1,203,430	\$1,200,247	236.87%
25	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.01%	95	6	\$7,825	\$5,509	\$0	\$9,067	\$9,067	164.59%
26	BANKERS LIFE AND CASUALTY COMPANY	0.10%	48	176	\$102,183	\$108,455	\$0	\$115,115	\$130,075	119.93%
27	BANNER LIFE INSURANCE COMPANY	0.00%	154	2	\$150	\$150	\$0	\$0	\$0	0.00%
28	BERKSHIRE LIFE INSURANCE COMPANY OF AMERIC	2.92%	9	1,661	\$3,080,018	\$3,089,177	\$0	\$119,962	-\$105,785	-3.42%
29	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.01%	90	16	\$9,751	\$9,700	\$0	\$0	\$0	0.00%
30	CANADA LIFE ASSURANCE COMPANY	0.01%	84	7	\$10,866	\$10,866	\$0	\$14,653	\$14,653	134.85%
31	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	125	1	\$1,050	\$1,050	\$0	\$1,420	\$1,318	125.52%
32	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.09%	50	800	\$96,217	\$96,633	\$0	\$1,290	\$6,255	6.47%
33	CENTRAL UNITED LIFE INSURANCE COMPANY	0.02%	74	66	\$17,101	\$17,097	\$0	\$25,203	\$25,135	147.01%
34	CENTRE LIFE INSURANCE COMPANY	0.19%	38	163	\$200,127	\$207,794	\$0	\$30,128	\$33,991	16.36%
35	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.02%	73	96	\$18,190	\$17,342	\$0	\$0	\$242	1.40%
36	CINCINNATI LIFE INSURANCE COMPANY THE	0.04%	59	36	\$41,985	\$45,468	\$0	\$0	\$0	0.00%
37	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	158	0	\$0	\$0	\$0	\$14,100	\$21,627	N/A
38	CMFG LIFE INSURANCE COMPANY	0.00%	108	21	\$3,126	\$3,102	\$0	\$8,360	\$17,309	557.99%
39	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	3.44%	7	7,594	\$3,628,840	\$3,671,629	\$0	\$1,615,593	\$1,661,261	45.25%
40	COLUMBUS LIFE INSURANCE COMPANY	0.00%	156	2	\$104	\$140	\$0	\$282	\$282	201.43%
41	COMBINED INSURANCE CO OF AMERICA	0.74%	20	2,279	\$784,703	\$794,625	\$0	\$322,986	\$244,010	30.71%
42	COMMERCIAL TRAVELERS MUTUAL INSURANCE COI	0.01%	92	377	\$8,947	\$9,143	\$0	\$1,026	\$838	9.17%
43	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.24%	35	186	\$252,053	\$279,499	\$0	\$264,119	\$246,359	88.14%
44	CONNECTICUT GENERAL LIFE INS CO	0.15%	41	134	\$154,251	\$155,846	\$0	\$370,752	\$349,513	224.27%
45	CONSECO LIFE INSURANCE CO	0.01%	86	8	\$10,555	\$10,570	\$0	\$600	\$600	5.68%
46	CONTINENTAL ASSURANCE COMPANY	0.03%	62	24	\$32,659	\$32,659	\$0	\$10,000	-\$603	-1.85%
47	CONTINENTAL CASUALTY COMPANY	0.00%	121	0	\$1,158	\$1,158	\$0	\$1,364	-\$12,463	-1076.25%
48	CONTINENTAL GENERAL INSURANCE COMPANY	0.03%	63	56	\$28,940	\$29,197	\$0	\$924	\$542	1.86%
49	COUNTRY LIFE INSURANCE COMPANY	0.22%	37	454	\$236,401	\$237,337	\$0	\$72,425	\$82,616	34.81%
50	CROWN LIFE INSURANCE COMPANY	0.07%	53	82	\$73,380	\$79,751	\$0	\$268,748	\$268,748	336.98%
51	EMC NATIONAL LIFE COMPANY	0.02%	66	74	\$24,432	\$26,528	\$0	\$34,501	-\$70,311	-265.04%
52	FARM BUREAU LIFE INSURANCE COMPANY OF MISS	0.02%	68	60	\$22,924	\$23,225	\$0	\$38,372	-\$59,903	-257.92%
53	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	131	6	\$727	\$727	\$0	\$0	\$0	0.00%
54	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	118	4	\$1,408	\$1,139	\$0	\$0	\$0	0.00%
55	FEDERATED LIFE INSURANCE COMPANY	0.54%	25	533	\$564,073	\$570,554	\$0	\$210,668	\$1,034,347	181.29%
56	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE	0.01%	93	92	\$8,196	\$8,154	\$0	\$0	-\$2	-0.02%
57	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.02%	67	9	\$23,781	\$23,781	\$0	\$449,320	\$449,098	1888.47%
58	FIRST AMERICA FINANCIAL LIFE INSURANCE COMI	0.00%	102	6	\$4,797	\$5,734	\$0	\$46,660	\$47,338	825.57%
59	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.45%	29	429	\$472,680	\$487,137	\$0	\$1,016,163	\$833,954	171.19%
60	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.00%	117	3	\$1,672	\$1,183	\$0	\$3,258	\$3,081	260.44%
61	GOLDEN RULE INSURANCE COMPANY	0.00%	123	5	\$1,104	\$1,104	\$0	\$0	\$0	0.00%
62	GREAT WEST LIFE INSURANCE COMPANY	0.05%	58	94	\$55,061	\$57,472	\$0	\$83,492	\$83,297	144.93%
63	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	138	1	\$438	\$438	\$0	\$0	\$0	0.00%
64	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.47%	16	894	\$1,552,283	\$1,562,301	\$33,391	\$1,048,436	\$2,781,082	178.01%
65	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	158	0	\$0	\$0	\$0	\$2,259	\$40,299	N/A
66	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.01%	96	7	\$7,699	\$51	\$0	\$0	\$0	0.00%
67	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	120	7	\$1,170	\$553	\$0	\$540	\$305	55.15%
68	HARTFORD LIFE INSURANCE COMPANY	0.01%	83	4	\$11,619	\$464	\$0	\$0	\$0	0.00%
69	HCC LIFE INSURANCE COMPANY	2.53%	11	13	\$2,669,377	\$639,647	\$0	-\$2,038	-\$41,164	-6.44%
70	HORACE MANN LIFE INSURANCE COMPANY	0.02%	78	29	\$16,108	\$16,249	\$0	\$2,747	\$858	5.28%
71	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	1.61%	14	4,203	\$1,694,995	\$1,731,996	\$0	\$1,042,853	\$578,219	33.38%
72	INDEPENDENT ORDER OF FORESTERS THE	0.00%	112	22	\$2,553	\$2,553	\$0	\$0	\$0	0.00%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

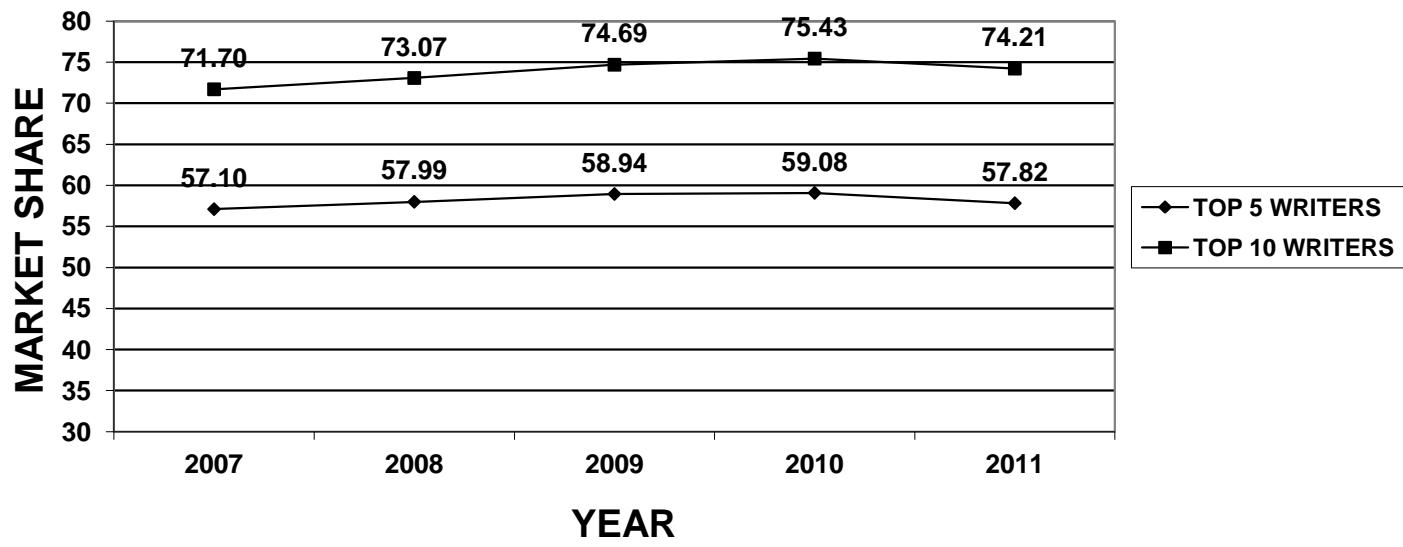
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & IN	0.00%	111	18	\$2,580	\$2,517	\$0	\$1,400	\$1,234	49.03%
74	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	145	2	\$266	\$266	\$0	\$4,800	\$3,680	1383.46%
75	INVESTORS LIFE INSURANCE COMPANY OF NORTH & SOUT	0.00%	136	4	\$611	\$641	\$0	\$0	-\$1	-0.16%
76	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	109	5	\$2,745	\$2,439	\$0	\$0	\$9	0.37%
77	JOHN ALDEN LIFE INSURANCE COMPANY	0.02%	79	19	\$15,822	\$15,756	\$0	\$6,405	\$4,569	29.00%
78	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.09%	49	92	\$96,516	\$97,090	\$109	\$68,647	\$68,647	70.70%
79	KANAWHA INSURANCE COMPANY	0.06%	57	178	\$58,862	\$59,053	\$0	\$43,657	\$44,395	75.18%
80	KANSAS CITY LIFE INSURANCE COMPANY	0.02%	70	47	\$21,554	\$21,595	\$0	\$37,840	-\$16,477	-76.30%
81	KNIGHTS OF COLUMBUS	0.01%	99	176	\$7,007	\$4,341	\$0	\$0	\$410	9.44%
82	LAFAYETTE LIFE INSURANCE COMPANY THE	0.01%	85	4	\$10,633	\$10,633	\$0	\$10,080	\$8,216	77.27%
83	LEADERS LIFE INSURANCE COMPANY	0.00%	153	4	\$167	\$0	\$0	\$0	\$0	N/A
84	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	142	2	\$313	\$313	\$0	\$0	\$0	0.00%
85	LIFESecure INSURANCE COMPANY	0.00%	144	6	\$279	\$280	\$0	\$0	\$0	0.00%
86	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	135	1	\$639	\$671	\$0	\$0	\$0	0.00%
87	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.32%	32	325	\$340,364	\$379,354	\$0	\$336,272	\$40,419	10.65%
88	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	157	2	\$94	\$88	\$0	\$0	\$1	1.14%
89	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAGY	6.80%	4	5,413	\$7,164,425	\$7,348,286	\$339,828	\$6,479,078	\$4,219,112	57.42%
90	MEDICO INSURANCE COMPANY	0.00%	104	18	\$4,142	\$4,521	\$0	\$5,796	-\$6,840	-151.29%
91	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.01%	81	1	\$14,792	\$14,792	\$0	\$175	\$175	1.18%
92	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.14%	43	121	\$146,909	\$148,523	\$0	\$50,169	\$13,586	9.15%
93	METROPOLITAN LIFE INSURANCE COMPANY	3.34%	8	1,741	\$3,522,720	\$3,584,092	\$0	\$1,257,379	\$1,507,588	42.06%
94	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	119	11	\$1,338	\$1,367	\$0	\$5,569	\$2,963	216.75%
95	MINNESOTA LIFE INSURANCE COMPANY	0.67%	21	386	\$701,791	\$735,612	\$0	\$939,439	\$1,052,470	143.07%
96	MODERN WOODMEN OF AMERICA	0.00%	122	9	\$1,154	\$1,176	\$13	\$10,642	\$9,048	769.39%
97	MONUMENTAL LIFE INSURANCE COMPANY	0.01%	89	121	\$9,882	\$9,919	\$0	\$263	-\$1,069	-10.78%
98	MONY LIFE INSURANCE COMPANY	0.32%	33	311	\$337,294	\$350,080	\$149,001	\$224,388	\$221,505	63.27%
99	MTL INSURANCE COMPANY	0.01%	100	5	\$5,313	\$5,313	\$0	\$0	\$0	0.00%
100	MUTUAL OF OMAHA INSURANCE COMPANY	0.51%	26	938	\$538,135	\$541,396	\$0	\$374,832	\$358,854	66.28%
101	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	91	29	\$9,596	\$9,991	\$0	\$16,581	\$16,581	165.96%
102	NATIONAL LIFE INSURANCE COMPANY	0.18%	40	198	\$187,006	\$214,800	\$0	\$188,308	\$174,379	81.18%
103	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.35%	31	666	\$372,963	\$375,544	\$0	\$200,432	\$212,584	56.61%
104	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	110	3	\$2,715	\$2,715	\$0	\$7,728	\$7,728	284.64%
105	NEW ENGLAND LIFE INSURANCE COMPANY	0.14%	44	154	\$145,879	\$150,132	\$0	\$58,077	-\$1,563	-1.04%
106	NEW YORK LIFE INSURANCE COMPANY	0.48%	27	474	\$510,092	\$515,151	\$894	\$996,635	\$1,641,900	318.72%
107	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	19.57%	1	17,570	\$20,624,579	\$20,581,584	\$5,369,904	\$8,416,203	\$2,914,072	14.16%
108	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.23%	36	211	\$237,458	\$238,271	\$0	\$429,784	\$429,380	180.21%
109	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.14%	42	110	\$149,613	\$150,443	\$13,738	\$57,494	\$59,361	39.46%
110	OLD AMERICAN INSURANCE COMPANY	0.00%	134	5	\$656	\$688	\$0	\$1,060	-\$17,037	-2476.31%
111	PAN-AMERICAN LIFE INSURANCE COMPANY	0.11%	47	76	\$113,552	\$116,274	\$0	\$290,815	\$274,706	236.26%
112	PAUL REVERE LIFE INSURANCE COMPANY	4.13%	6	2,801	\$4,351,504	\$4,595,191	\$0	\$5,417,781	\$5,142,548	111.91%
113	PEKIN LIFE INSURANCE COMPANY	0.00%	150	0	\$212	\$218	\$0	\$0	\$0	0.00%
114	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.11%	45	71	\$116,039	\$121,970	\$0	\$77,648	-\$632,203	-518.33%
115	PENNSYLVANIA LIFE INSURANCE COMPANY	0.61%	23	1,699	\$638,357	\$639,123	\$0	\$119,743	\$121,820	19.06%
116	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.01%	82	34	\$13,493	\$13,647	\$0	\$9,232	\$9,042	66.26%
117	PHOENIX LIFE INSURANCE COMPANY	0.08%	52	137	\$85,572	\$84,340	\$0	\$59,482	\$103,316	122.50%
118	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	126	5	\$986	\$1,124	\$0	\$4,400	-\$27,103	-2411.30%
119	PRIMERICA LIFE INSURANCE COMPANY	0.00%	113	7	\$2,350	\$2,124	\$0	\$0	-\$3,687	-173.59%
120	PRINCIPAL LIFE INSURANCE COMPANY	4.49%	5	2,493	\$4,732,878	\$3,565,594	\$0	\$1,186,324	\$1,527,405	42.84%
121	PROFESSIONAL INSURANCE COMPANY	0.40%	30	548	\$426,392	\$428,466	\$0	\$263,554	\$309,215	72.17%
122	PROTECTIVE LIFE INSURANCE COMPANY	0.02%	76	17	\$16,617	\$17,097	\$0	\$15,008	\$11,492	67.22%
123	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	11.86%	3	21,744	\$12,496,776	\$12,809,944	\$0	\$9,282,564	\$9,910,131	77.36%
124	PROVIDENT LIFE AND CASUALTY INSURANCE COMP.	0.19%	39	97	\$196,725	\$205,697	\$0	\$159,340	\$203,805	99.08%
125	PRUDENTIAL INSURANCE COMPANY OF AMERICA TR	0.03%	64	95	\$27,937	\$27,499	\$0	\$14,450	\$9,847	35.81%
126	PYRAMID LIFE INSURANCE COMPANY	0.00%	127	2	\$969	\$989	\$0	\$0	\$0	0.00%
127	REASSURE AMERICA LIFE INSURANCE COMPANY	0.61%	22	682	\$647,137	\$660,821	\$0	\$837,393	\$2,411,164	364.87%
128	RELIASTAR LIFE INSURANCE COMPANY	0.00%	103	10	\$4,752	\$4,597	\$0	\$0	-\$2,866	-62.35%
129	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOR	0.04%	61	52	\$39,605	\$39,779	\$0	\$10,160	\$8,542	21.47%
130	RESERVE NATIONAL INSURANCE COMPANY	0.00%	137	7	\$472	\$482	\$0	\$3,597	\$95	19.71%
131	RIVERSOURCE LIFE INSURANCE COMPANY	1.54%	15	1,772	\$1,623,979	\$1,623,703	\$0	\$434,057	\$437,691	26.96%
132	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	116	6	\$1,715	\$1,712	\$0	\$0	\$0	0.00%
133	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	148	1	\$233	\$252	\$0	\$0	\$0	0.00%
134	SECURITY MUTUAL LIFE INSURANCE COMPANY OF N	0.00%	130	2	\$763	\$763	\$0	\$0	\$0	0.00%
135	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	129	61	\$822	\$888	\$0	\$0	\$0	0.00%
136	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	141	2	\$327	\$332	\$0	\$0	-\$62	-18.67%
137	SETTLERS LIFE INSURANCE COMPANY	0.00%	140	1	\$334	\$334	\$0	\$0	\$0	0.00%
138	SHELTER LIFE INSURANCE COMPANY	0.11%	46	202	\$115,256	\$115,797	\$0	\$336,273	\$467,591	403.80%
139	STANDARD INSURANCE COMPANY	2.41%	12	1,577	\$2,543,625	\$2,531,786	\$0	\$715,768	\$726,655	28.70%
140	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	124	12	\$1,085	\$1,091	\$0	\$3,300	\$25,553	2342.16%
141	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	2.55%	10	6,203	\$2,690,016	\$2,677,941	\$0	\$1,226,697	\$871,093	32.53%
142	STATE LIFE INSURANCE COMPANY	0.00%	133	3	\$657	\$815	\$0	\$0	\$0	0.00%
143	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	155	1	\$112	\$112	\$0	\$0	\$0	0.00%
144	SYMETRA LIFE INSURANCE COMPANY	0.02%	71	31	\$19,602	\$20,486	\$0	\$2,880	\$2,640	12.89%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DISABILITY INCOME**

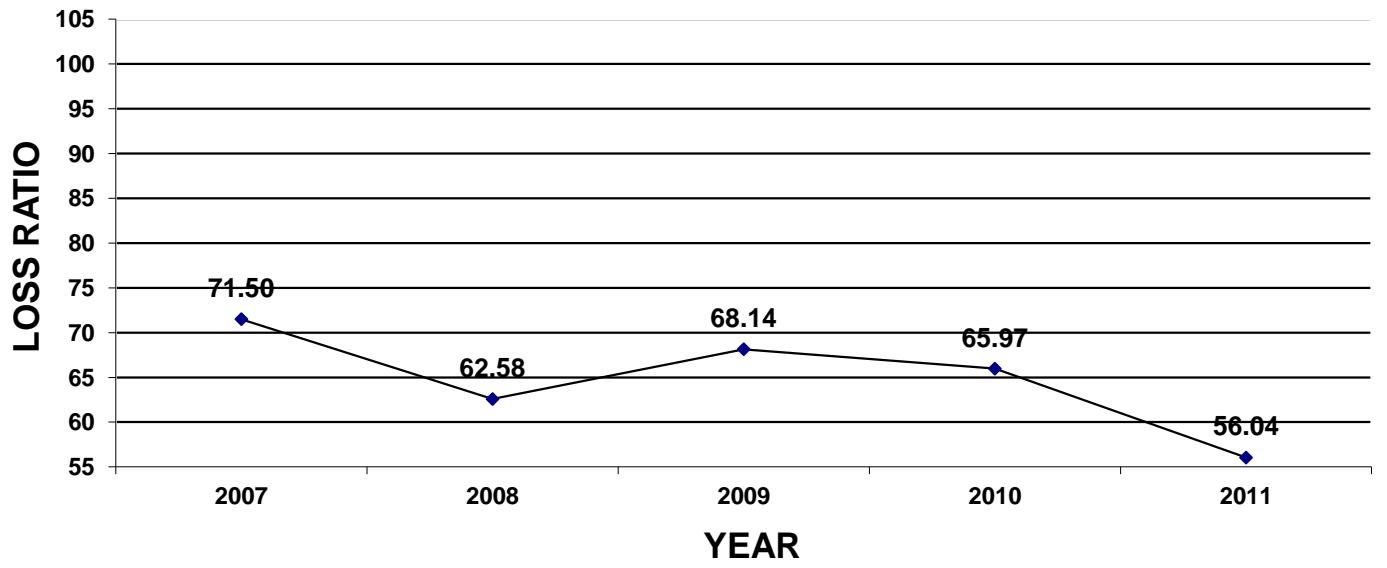
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	THRIVENT FINANCIAL FOR LUTHERANS	1.03%	18	1,752	\$1,084,355	\$1,073,600	\$162,435	\$525,838	\$810,424	75.49%
146	TIME INSURANCE COMPANY	0.01%	88	16	\$9,969	\$10,500	\$0	\$0	-\$4,609	-43.90%
147	TRANSAMERICA LIFE INSURANCE COMPANY	0.02%	77	98	\$16,380	\$16,482	\$0	\$24,877	\$26,813	162.68%
148	TRUSTMARK INSURANCE COMPANY	0.07%	54	265	\$72,894	\$73,287	\$0	\$57,042	\$47,395	64.67%
149	UNIFIED LIFE INSURANCE COMPANY	0.01%	87	11	\$10,233	\$10,360	\$0	\$6,000	\$15,558	150.17%
150	UNION BANKERS INSURANCE COMPANY	0.00%	152	3	\$193	\$199	\$0	\$0	\$0	0.00%
151	UNION CENTRAL LIFE INSURANCE COMPANY	1.46%	17	1,107	\$1,542,827	\$1,568,729	\$0	\$623,558	\$1,031,251	65.74%
152	UNITED AMERICAN INSURANCE COMPANY	0.00%	139	3	\$338	\$334	\$0	\$0	\$0	0.00%
153	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.02%	72	388	\$19,245	\$19,975	\$0	\$9,208	\$9,304	46.58%
154	UNITED INSURANCE COMPANY OF AMERICA	0.02%	65	151	\$26,148	\$26,531	\$0	\$14,257	\$19,439	73.27%
155	UNITED LIFE INSURANCE COMPANY	0.02%	75	39	\$16,893	\$17,240	\$0	\$22,296	\$11,207	65.01%
156	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.00%	107	4	\$3,278	\$3,278	\$0	\$0	\$0	0.00%
157	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.00%	101	28	\$4,838	\$4,879	\$0	\$10,069	\$9,764	200.12%
158	UNUM LIFE INSURANCE COMPANY OF AMERICA	1.64%	13	1,809	\$1,723,176	\$1,850,170	\$0	\$3,085,999	\$2,839,342	153.46%
159	USAA LIFE INSURANCE COMPANY	0.07%	56	63	\$69,167	\$70,135	\$0	\$75,589	\$37,558	53.55%
160	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	106	37	\$3,787	\$5,143	\$0	\$14,555	\$11,708	227.65%
161	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.00%	143	83	\$298	\$298	\$0	\$0	\$0	0.00%
162	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.00%	105	2	\$4,039	\$4,055	\$0	\$0	\$0	0.00%
TOTAL		100.00%		136,156	\$105,387,618	\$103,445,226	\$6,069,332	\$61,754,478	\$57,969,196	56.04%

## MISSOURI INDIVIDUAL DISABILITY INCOME INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

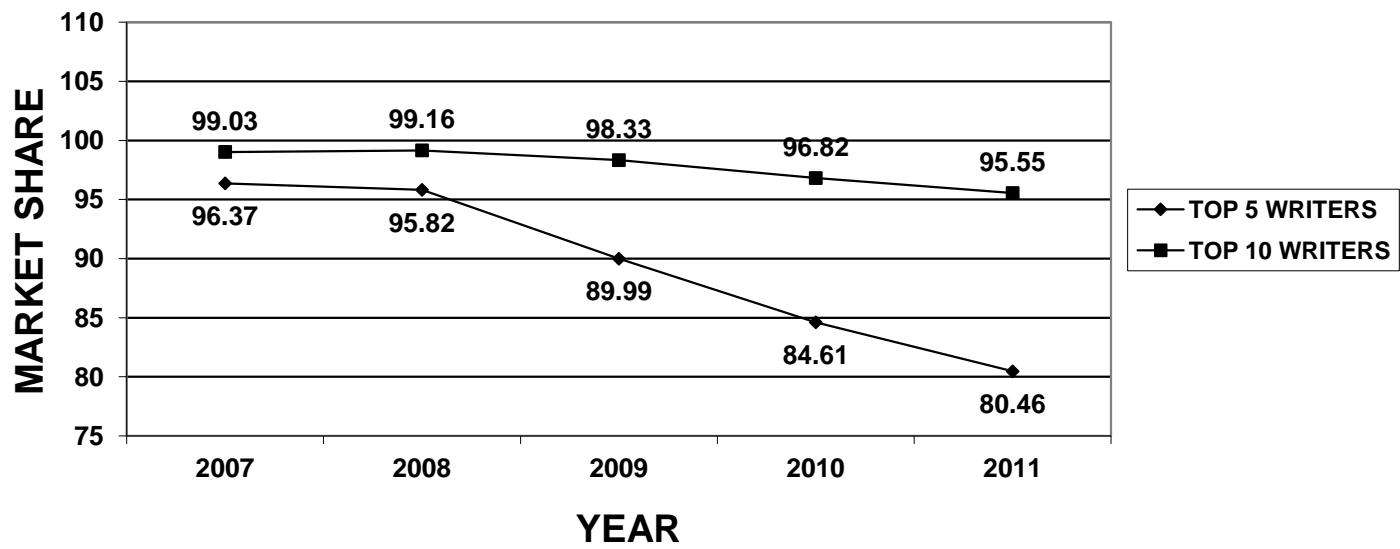


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DENTAL**

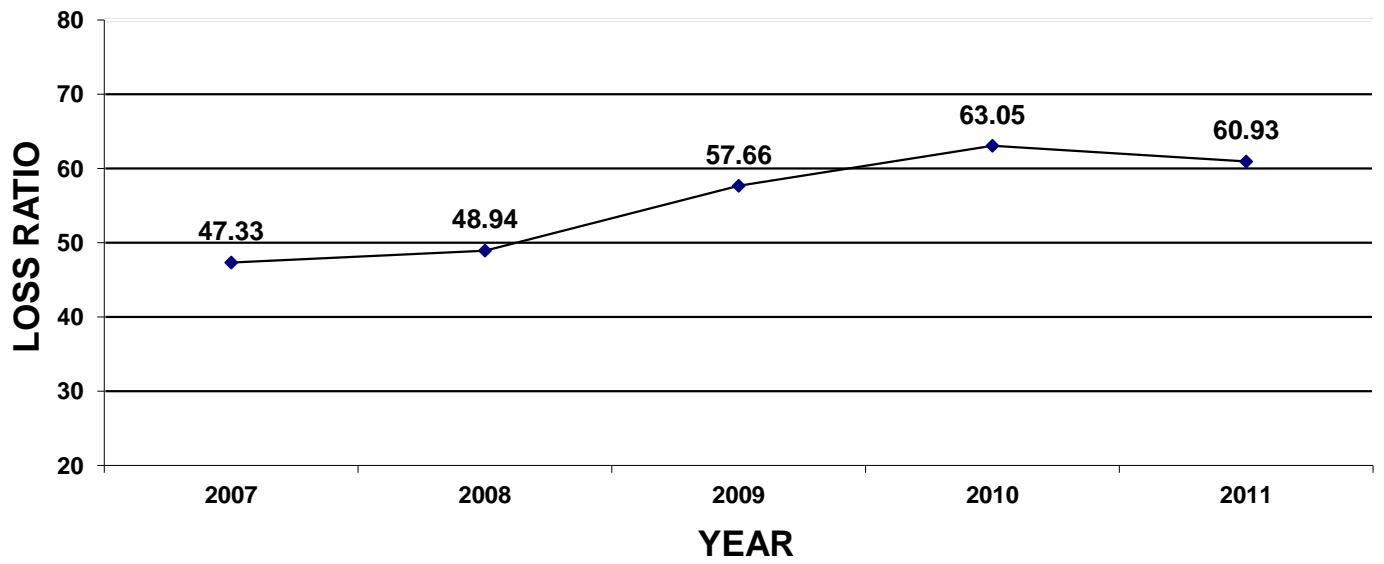
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
1	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF IOWA	17.25%	2	11,810	\$3,231,856	\$3,247,676	\$0	\$984,623	\$788,372	24.27%	
2	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.06%	26	40	\$11,355	\$11,467	\$0	\$7,539	\$7,179	62.61%	
3	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.08%	23	20	\$14,203	\$14,284	\$0	\$6,806	\$6,740	47.19%	
4	AMERITAS LIFE INSURANCE CORP	0.10%	19	61	\$18,724	\$21,177	\$0	\$7,151	\$10,667	50.37%	
5	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	16.42%	3	9,491	\$3,075,975	\$3,075,975	\$0	\$1,908,979	\$1,918,762	62.38%	
6	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.32%	15	88	\$60,633	\$60,684	\$0	\$45,132	\$44,734	73.72%	
7	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.01%	30	2	\$1,928	\$1,939	\$0	\$2,160	\$2,143	110.52%	
8	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.48%	14	495	\$90,750	\$87,158	\$0	\$17,632	\$17,633	20.23%	
9	CITIZENS SECURITY LIFE INS CO	0.00%	39	1	\$212	\$203	\$0	\$0	\$0	0.00%	
10	COMPBENEFITS INSURANCE COMPANY	0.70%	12	22	\$130,519	\$124,816	\$0	\$221	-\$1,312	-1.05%	
11	CONSTITUTION LIFE INSURANCE COMPANY	0.79%	10	451	\$147,094	\$148,950	\$0	\$27,885	\$28,655	19.24%	
12	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	34	10	\$565	\$0	\$0	\$0	\$0	N/A	
13	CONTINENTAL GENERAL INSURANCE COMPANY	0.23%	18	93	\$43,766	\$44,021	\$0	\$36,531	\$37,049	84.16%	
14	FIDELITY SECURITY LIFE INSURANCE COMPANY	7.37%	4	1,808	\$1,381,575	\$1,361,115	\$0	\$2,357,706	\$2,269,772	166.76%	
15	GOLDEN RULE INSURANCE COMPANY	7.21%	5	5,650	\$1,351,697	\$1,310,130	\$0	\$890,741	\$964,263	73.60%	
16	HEALTH CARE SERVICE CORPORATION	0.03%	28	56	\$6,502	\$6,502	\$0	\$66,360	\$68,943	1060.34%	
17	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	32.20%	1	26,170	\$6,032,999	\$5,990,010	\$0	\$3,289,551	\$3,290,442	54.93%	
18	HUMANA INSURANCE COMPANY	2.98%	8	2,630	\$558,682	\$545,513	\$0	\$330,791	\$341,104	62.53%	
19	HUMANADENTAL INSURANCE COMPANY	4.45%	7	4,728	\$834,335	\$835,545	\$0	\$460,279	\$488,416	58.45%	
20	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	32	3	\$1,187	\$2,787	\$0	\$1,016	-\$4,084	-146.54%	
21	JOHN ALDEN LIFE INSURANCE COMPANY	0.06%	27	34	\$10,547	\$10,603	\$0	\$7,811	\$7,973	75.20%	
22	KANAWHA INSURANCE COMPANY	0.00%	38	0	\$298	\$299	\$0	\$871	\$886	296.32%	
23	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.30%	17	125	\$55,317	\$56,372	\$0	\$29,192	\$29,187	51.78%	
24	MUTUAL OF OMAHA INSURANCE COMPANY	0.08%	21	71	\$14,566	\$14,590	\$0	\$5,537	\$3,022	20.71%	
25	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.10%	20	43	\$18,293	\$18,021	\$0	\$4,510	\$4,510	25.03%	
26	OLD SURETY LIFE INSURANCE COMPANY	0.06%	25	29	\$11,368	\$10,141	\$0	\$7,322	\$8,045	79.33%	
27	PENNSYLVANIA LIFE INSURANCE COMPANY	0.31%	16	163	\$57,805	\$57,875	\$0	\$24,167	\$24,586	42.48%	
28	PHYSICIANS MUTUAL INSURANCE COMPANY	0.00%	35	1	\$499	\$514	\$0	\$0	\$0	0.00%	
29	PYRAMID LIFE INSURANCE COMPANY	0.01%	31	6	\$1,749	\$1,784	\$0	\$767	\$793	44.45%	
30	REASSURE AMERICA LIFE INSURANCE COMPANY	0.06%	24	61	\$11,393	\$11,828	\$0	\$2,948	\$2,947	24.92%	
31	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY	4.53%	6	1,903	\$848,100	\$848,100	\$0	\$618,597	\$618,597	72.94%	
32	RESERVE NATIONAL INSURANCE COMPANY	0.74%	11	344	\$139,032	\$106,395	\$0	\$44,055	\$52,371	49.22%	
33	STAROUNT LIFE INSURANCE COMPANY	0.00%	37	12	\$301	\$290	\$0	\$0	\$0	0.00%	
34	STONEBRIDGE LIFE INSURANCE COMPANY	0.02%	29	11	\$4,085	\$3,993	\$0	\$0	\$0	0.00%	
35	TIME INSURANCE COMPANY	2.35%	9	2,603	\$439,357	\$424,206	\$0	\$185,345	\$213,570	50.35%	
36	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	33	6	\$1,032	\$1,280	\$0	\$467	\$390	30.47%	
37	UNIFIED LIFE INSURANCE COMPANY	0.00%	36	0	\$492	\$492	\$0	\$394	\$394	80.08%	
38	UNITED CONCORDIA LIFE AND HEALTH INSURANCE COMPANY	0.08%	22	67	\$14,487	\$14,487	\$0	\$9,044	\$9,441	65.17%	
39	UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY	0.00%	40	1	\$34	\$34	\$0	\$0	\$0	0.00%	
40	WORLD INSURANCE COMPANY	0.60%	13	182	\$112,518	\$112,518	\$0	\$67,803	\$67,803	60.26%	
<b>TOTAL</b>		<b>100.00%</b>		<b>69,291</b>	<b>\$18,735,830</b>	<b>\$18,583,774</b>		<b>\$0</b>	<b>\$11,449,933</b>	<b>\$11,323,993</b>	<b>60.93%</b>

## MISSOURI INDIVIDUAL DENTAL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

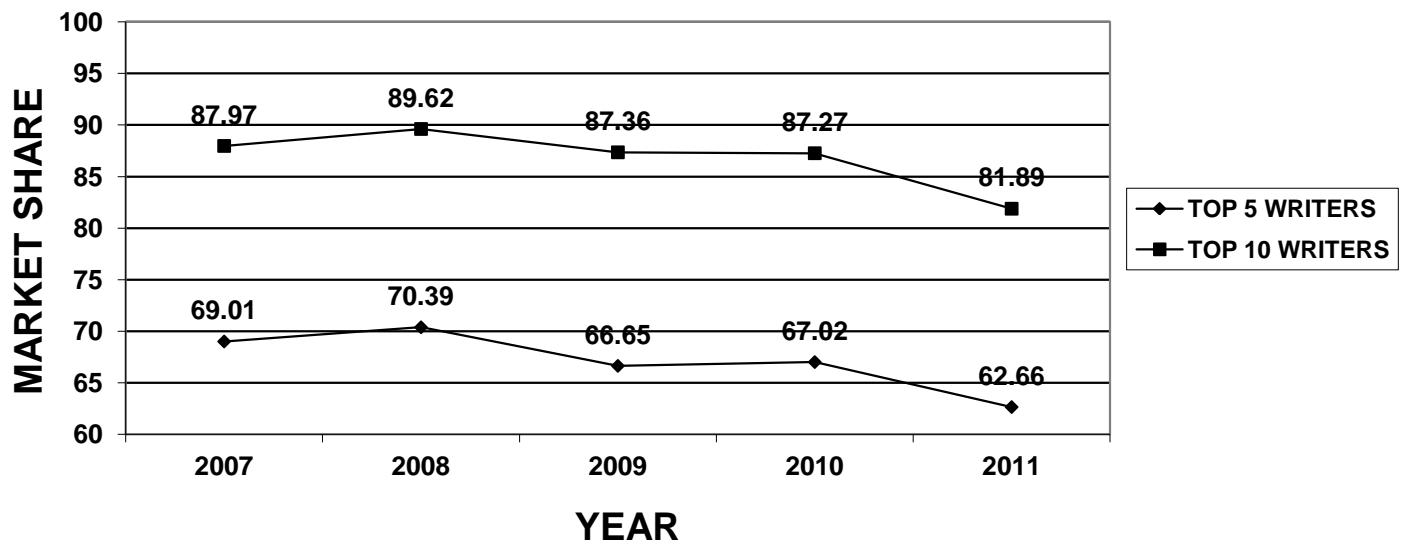
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ABILITY INSURANCE COMPANY	0.00%	89	0	\$963	\$1,283	\$0	\$0	-\$162	-12.63%
2	ADVANTICA INSURANCE COMPANY	0.24%	31	2,633	\$80,587	\$80,587	\$0	\$53,290	\$12,176	15.11%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	103	0	\$83	\$2	\$0	\$0	\$0	0.00%
4	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF IOWA	31.65%	1	49,192	\$10,546,051	\$10,583,345	\$0	\$5,066,642	\$5,215,930	49.28%
5	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.00%	91	8	\$895	\$1,988	\$0	\$330	\$330	16.60%
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.09%	41	94	\$28,748	\$29,209	\$0	\$3,750	\$2,529	8.66%
7	AMERICAN GENERAL LIFE AND ACCIDENT INSURANCE COMPANY	0.08%	45	2,351	\$25,422	\$25,381	\$0	\$14,188	\$12,099	47.67%
8	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.46%	24	406	\$151,655	\$151,154	\$0	\$35,116	\$36,234	23.97%
9	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	95	15	\$479	\$90	\$0	\$0	\$0	0.00%
10	AMERICAN INCOME LIFE INSURANCE CO	0.15%	33	298	\$50,977	\$54,299	\$0	\$3,053	-\$8,246	-15.19%
11	AMERICAN REPUBLIC INSURANCE COMPANY	0.41%	27	319	\$136,543	\$140,629	\$0	\$11,053	\$20,776	14.77%
12	AMERITAS LIFE INSURANCE CORP	0.00%	106	9	\$56	\$65	\$0	\$0	\$12	18.46%
13	ASSURITY LIFE INSURANCE COMPANY	0.61%	22	403	\$202,320	\$200,191	\$0	\$2,450	\$5,742	2.87%
14	ATLANTA LIFE INSURANCE COMPANY	0.01%	77	91	\$2,031	\$2,111	\$0	\$188	\$160	7.58%
15	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.43%	25	60	\$143,933	\$101,334	\$0	\$27,220	\$27,220	26.86%
16	BANKERS LIFE AND CASUALTY COMPANY	9.51%	2	2,994	\$3,170,126	\$3,115,419	\$645	\$1,641,644	\$1,743,359	55.96%
17	CATHOLIC FINANCIAL LIFE	0.00%	90	10	\$918	\$1,069	\$0	\$286	\$390	36.48%
18	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	104	1	\$75	\$75	\$0	\$0	\$0	0.00%
19	CENTRAL UNITED LIFE INSURANCE COMPANY	0.14%	35	105	\$46,082	\$46,072	\$0	\$11,067	\$11,037	23.96%
20	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.42%	26	2,839	\$140,528	\$135,214	\$0	\$48,105	\$46,343	34.27%
21	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	101	1	\$252	\$251	\$0	\$0	\$0	0.00%
22	CITIZENS SECURITY LIFE INS CO	0.00%	109	1	\$35	\$34	\$0	\$0	\$0	0.00%
23	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	2.44%	10	2,827	\$812,270	\$817,839	\$0	\$369,490	\$386,735	47.29%
24	COMBINED INSURANCE CO OF AMERICA	8.43%	3	8,464	\$2,808,743	\$2,851,695	\$0	\$773,673	\$750,187	26.31%
25	COMMERCIAL TRAVELERS MUTUAL INSURANCE COI	0.00%	87	12	\$1,189	\$1,215	\$0	\$0	\$0	0.00%
26	CONSECO LIFE INSURANCE CO	0.02%	68	10	\$5,312	\$5,381	\$0	\$0	\$0	0.00%
27	CONSTITUTION LIFE INSURANCE COMPANY	1.39%	12	927	\$462,186	\$468,019	\$0	\$43,542	\$44,745	9.56%
28	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	92	5	\$809	\$0	\$0	\$0	\$0	N/A
29	CONTINENTAL GENERAL INSURANCE COMPANY	0.03%	63	24	\$8,860	\$8,896	\$0	\$4,800	\$5,618	63.15%
30	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	3.13%	9	1,503	\$1,043,079	\$1,036,601	\$0	\$374,155	\$392,044	37.82%
31	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	4.80%	7	2,144	\$1,600,100	\$1,569,340	\$0	\$806,953	\$653,905	41.67%
32	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	113	1	\$0	\$0	\$0	\$0	\$0	N/A
33	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	99	11	\$326	\$395	\$0	\$0	\$0	0.00%
34	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.05%	51	30	\$16,720	\$11,836	\$0	\$32,581	\$30,807	260.28%
35	GERBER LIFE INSURANCE COMPANY	0.02%	67	49	\$6,431	\$6,300	\$0	\$4,105	\$4,516	71.68%
36	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.07%	47	128	\$23,702	\$23,201	\$0	\$66,739	\$61,827	266.48%
37	GOLDEN RULE INSURANCE COMPANY	0.32%	29	1,346	\$105,878	\$102,977	\$0	\$45,398	\$45,964	44.64%
38	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	107	1	\$41	\$41	\$0	\$0	\$1	2.44%
39	GUARANTEE TRUST LIFE INSURANCE COMPANY	2.26%	11	1,803	\$753,622	\$737,637	\$0	\$207,270	\$212,152	28.76%
40	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.02%	66	12	\$6,715	\$8,104	\$0	\$4,212	\$220,002	2714.73%
41	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.00%	81	50	\$1,636	\$3,949	\$0	\$3,860	\$2,177	55.13%
42	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.63%	21	19,755	\$211,218	\$210,667	\$0	\$34,935	\$35,112	16.67%
43	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.13%	36	122	\$42,016	\$39,016	\$0	\$9,625	\$70,841	181.57%
44	HORACE MANN LIFE INSURANCE COMPANY	0.00%	100	0	\$315	\$315	\$0	\$0	\$0	0.00%
45	HUMANA INSURANCE COMPANY	0.82%	17	1,900	\$274,885	\$268,405	\$0	\$126,233	\$128,494	47.87%
46	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	85	4	\$1,499	\$3,521	\$0	\$288	-\$1,158	-32.89%
47	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	97	1	\$345	\$529	\$0	\$0	-\$6	-1.13%
48	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	112	0	\$13	\$19	\$0	\$0	\$4	21.05%
49	KANAWHA INSURANCE COMPANY	0.10%	38	147	\$34,454	\$34,566	\$0	\$32,150	\$32,694	94.58%
50	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	93	4	\$648	\$618	\$0	\$0	\$0	0.00%
51	KNIGHTS OF COLUMBUS	0.05%	50	34	\$16,754	\$18,567	\$0	\$5,755	\$2,170	11.69%
52	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.91%	16	1,363	\$302,859	\$303,474	\$0	\$78,655	\$86,221	28.41%
53	LIFESECURE INSURANCE COMPANY	0.01%	80	1	\$1,726	\$1,719	\$0	\$0	\$211	12.27%
54	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.03%	59	20	\$10,923	\$9,972	\$0	\$150	\$153	1.53%
55	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	78	4	\$1,856	\$1,689	\$0	\$0	\$5	0.30%
56	MARKEL INSURANCE COMPANY	0.10%	40	23,081	\$32,753	\$32,753	\$0	\$350	-\$5,075	-15.49%
57	MEDICO INSURANCE COMPANY	1.38%	13	1,181	\$459,264	\$455,811	\$0	\$211,865	\$230,739	50.62%
58	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.08%	44	768	\$28,301	\$30,138	\$0	\$17,580	\$17,577	58.32%
59	METROPOLITAN LIFE INSURANCE COMPANY	0.07%	48	591	\$23,295	\$23,441	\$0	\$30,483	\$28,652	122.23%
60	MONUMENTAL LIFE INSURANCE COMPANY	0.11%	37	476	\$37,986	\$39,187	\$0	\$6,262	\$5,942	15.16%
61	MONY LIFE INSURANCE COMPANY	0.00%	94	16	\$610	\$633	\$269	\$0	\$0	0.00%
62	MUTUAL OF OMAHA INSURANCE COMPANY	0.14%	34	333	\$46,724	\$47,807	\$0	\$9,756	\$5,624	11.76%
63	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	105	1	\$65	\$69	\$0	\$0	\$0	0.00%
64	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.67%	20	85,761	\$223,049	\$221,151	\$0	\$87,376	\$87,376	39.51%
65	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.00%	84	4	\$1,539	\$1,550	\$0	\$0	\$0	0.00%
66	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.50%	23	35	\$167,109	\$172,107	\$0	\$68,638	\$43,505	25.28%
67	NEW YORK LIFE INSURANCE COMPANY	0.03%	60	39	\$10,505	\$10,413	\$0	\$5,525	\$7,289	70.00%
68	OLD AMERICAN INSURANCE COMPANY	0.04%	56	164	\$12,693	\$13,199	\$0	\$71,107	\$77,819	589.58%
69	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	113	0	\$0	\$0	\$0	\$0	-\$24	N/A
70	PAUL REVERE LIFE INSURANCE COMPANY	0.04%	57	89	\$11,811	\$12,300	\$0	\$3,901	-\$9,817	-79.81%
71	PENNSYLVANIA LIFE INSURANCE COMPANY	0.94%	15	523	\$313,275	\$313,652	\$0	\$20,496	\$20,851	6.65%
72	PERICO LIFE INSURANCE COMPANY	0.01%	74	25	\$2,769	\$2,752	\$0	\$0	\$0	0.00%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LIMITED BENEFIT**

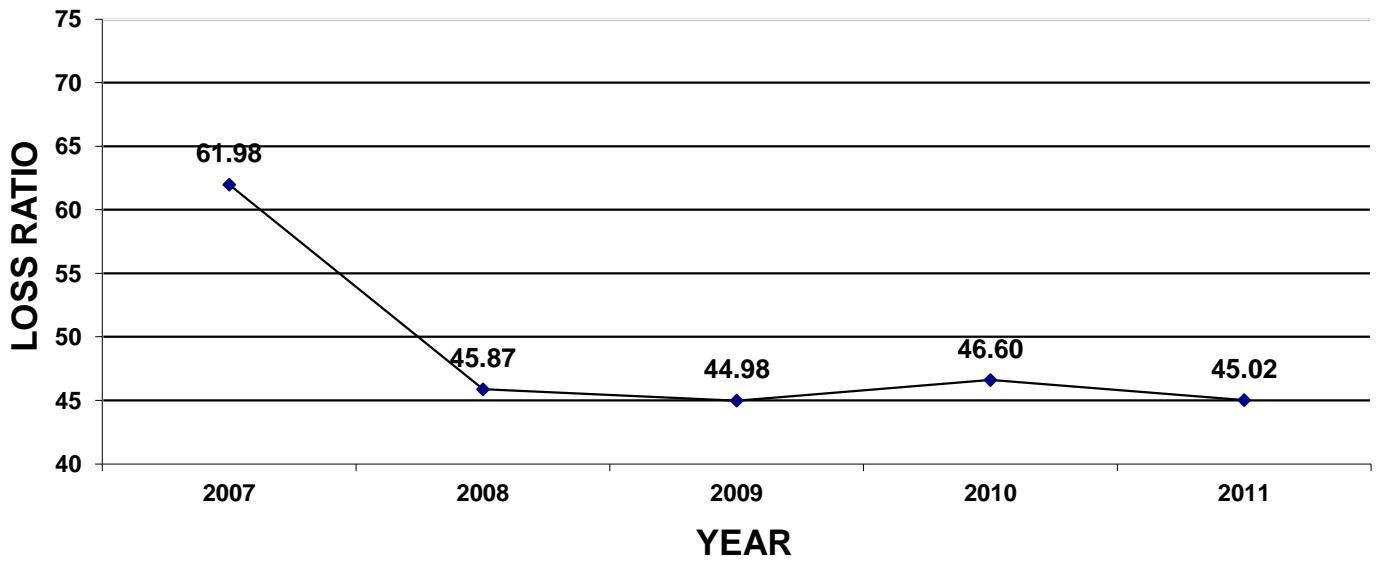
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
73	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.73%	18	220	\$242,260	\$234,545	\$0	\$42,800	\$56,781	24.21%	
74	PHYSICIANS MUTUAL INSURANCE COMPANY	4.89%	6	4,741	\$1,630,340	\$1,652,529	\$0	\$1,075,813	\$831,229	50.30%	
75	PRIMERICA LIFE INSURANCE COMPANY	0.01%	72	6	\$3,145	\$3,147	\$0	\$0	-\$584	-18.56%	
76	PROFESSIONAL INSURANCE COMPANY	0.04%	54	57	\$13,935	\$14,002	\$0	\$1,028	\$1,206	8.61%	
77	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	86	6	\$1,429	\$1,470	\$0	\$315	\$315	21.43%	
78	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.10%	39	106	\$34,244	\$34,693	\$0	\$7,195	\$7,358	21.21%	
79	PRUDENTIAL INSURANCE COMPANY OF AMERICA LTD	0.01%	76	36	\$2,181	\$2,227	\$0	\$3,503	\$1,935	86.89%	
80	PYRAMID LIFE INSURANCE COMPANY	0.00%	83	23	\$1,564	\$1,595	\$0	\$214	\$221	13.86%	
81	RELIABLE LIFE INSURANCE COMPANY	0.05%	52	310	\$16,378	\$16,218	\$0	\$3,746	\$3,746	23.10%	
82	RESERVE NATIONAL INSURANCE COMPANY	3.97%	8	1,864	\$1,322,237	\$1,281,166	\$0	\$639,953	\$652,528	50.93%	
83	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	110	1	\$28	\$0	\$0	\$0	\$0	N/A	
84	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	82	4	\$1,578	\$1,710	\$0	\$0	\$0	0.00%	
85	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	111	1	\$23	\$23	\$0	\$0	\$0	0.00%	
86	SHELTER LIFE INSURANCE COMPANY	0.00%	88	3	\$1,010	\$2,260	\$0	\$300	\$300	13.27%	
87	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	102	61	\$207	\$207	\$0	\$0	\$0	0.00%	
88	SONS OF NORWAY	0.00%	108	1	\$37	\$39	\$0	\$0	\$0	0.00%	
89	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.07%	46	190	\$23,802	\$24,718	\$0	\$21,314	-\$55,161	-223.16%	
90	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	6.72%	4	10,643	\$2,240,221	\$2,313,429	\$716	\$1,328,820	\$1,335,894	57.75%	
91	STERLING INVESTORS LIFE INSURANCE COMPANY	0.70%	19	299	\$232,861	\$243,361	\$0	\$29,760	\$29,483	12.11%	
92	STONEBRIDGE LIFE INSURANCE COMPANY	0.16%	32	414	\$52,687	\$51,491	\$0	\$38,549	\$38,042	73.88%	
93	THRIVENT FINANCIAL FOR LUTHERANS	0.03%	58	130	\$10,984	\$11,509	\$3,454	\$810	\$810	7.04%	
94	TIME INSURANCE COMPANY	0.01%	70	24	\$3,997	\$4,080	\$0	\$500	\$878	21.52%	
95	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	96	5	\$454	\$454	\$0	\$25	-\$20	-4.41%	
96	TRANSAMERICA LIFE INSURANCE COMPANY	0.03%	64	222	\$8,494	\$8,578	\$0	\$341	\$577	6.73%	
97	TRUSTMARK INSURANCE COMPANY	0.02%	65	7	\$7,893	\$7,931	\$0	\$0	\$0	0.00%	
98	UNIFIED LIFE INSURANCE COMPANY	0.04%	53	15	\$14,804	\$15,017	\$0	\$188	\$195	1.30%	
99	UNION BANKERS INSURANCE COMPANY	0.01%	71	12	\$3,805	\$3,927	\$0	\$722	\$719	18.31%	
100	UNION FIDELITY LIFE INSURANCE COMPANY	0.03%	62	37	\$9,023	\$8,950	\$0	\$5,810	\$5,358	59.87%	
101	UNITED AMERICAN INSURANCE COMPANY	6.35%	5	1,162	\$2,115,906	\$2,143,428	\$0	\$1,096,785	\$1,088,148	50.77%	
102	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.04%	55	59	\$13,079	\$13,233	\$0	\$3,274	\$3,165	23.92%	
103	UNITED INSURANCE COMPANY OF AMERICA	0.09%	43	203	\$28,501	\$29,066	\$0	\$9,785	\$6,718	23.11%	
104	UNITED NATIONAL LIFE INSURANCE COMPANY OF AMERICA	0.25%	30	132	\$84,803	\$81,781	\$0	\$58,052	\$63,370	77.49%	
105	UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA	0.09%	42	15	\$28,665	\$34,786	\$0	\$10,660	\$10,660	30.64%	
106	UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY	0.00%	98	2	\$330	\$330	\$0	\$0	\$0	0.00%	
107	UNITED TEACHER ASSOCIATES INSURANCE COMPANY	0.01%	73	11	\$2,922	\$2,947	\$0	\$1,263	\$1,330	45.13%	
108	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.01%	79	8	\$1,823	\$1,823	\$0	\$13,819	\$0	0.00%	
109	USAA LIFE INSURANCE COMPANY	0.01%	69	9	\$4,096	\$4,122	\$0	\$1,500	\$1,500	36.39%	
110	USABLE LIFE	1.05%	14	1,262	\$350,450	\$350,450	\$0	\$63,015	\$63,015	17.98%	
111	WASHINGTON NATIONAL INSURANCE COMPANY	0.38%	28	196	\$127,834	\$131,097	\$0	\$74,926	\$59,530	45.41%	
112	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.01%	75	19	\$2,410	\$2,410	\$0	\$0	\$0	0.00%	
113	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.05%	49	34	\$17,372	\$17,442	\$339	\$2,520	\$2,331	13.36%	
114	WORLD INSURANCE COMPANY	0.03%	61	24	\$10,015	\$12,401	\$0	\$5,570	\$4,700	37.90%	
TOTAL		100.00%		240,193	\$33,325,464	\$33,357,860		\$5,423	\$15,019,165	\$15,018,085	45.02%

## MISSOURI INDIVIDUAL LIMITED BENEFIT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

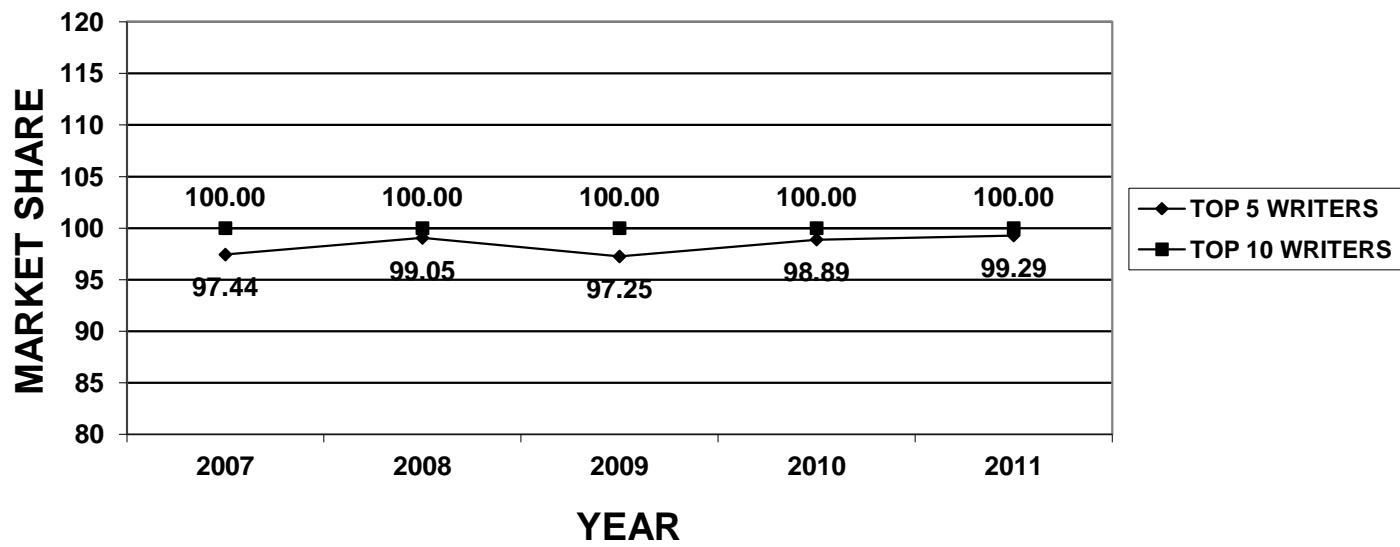


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL SHORT TERM CREDIT DISABILITY**

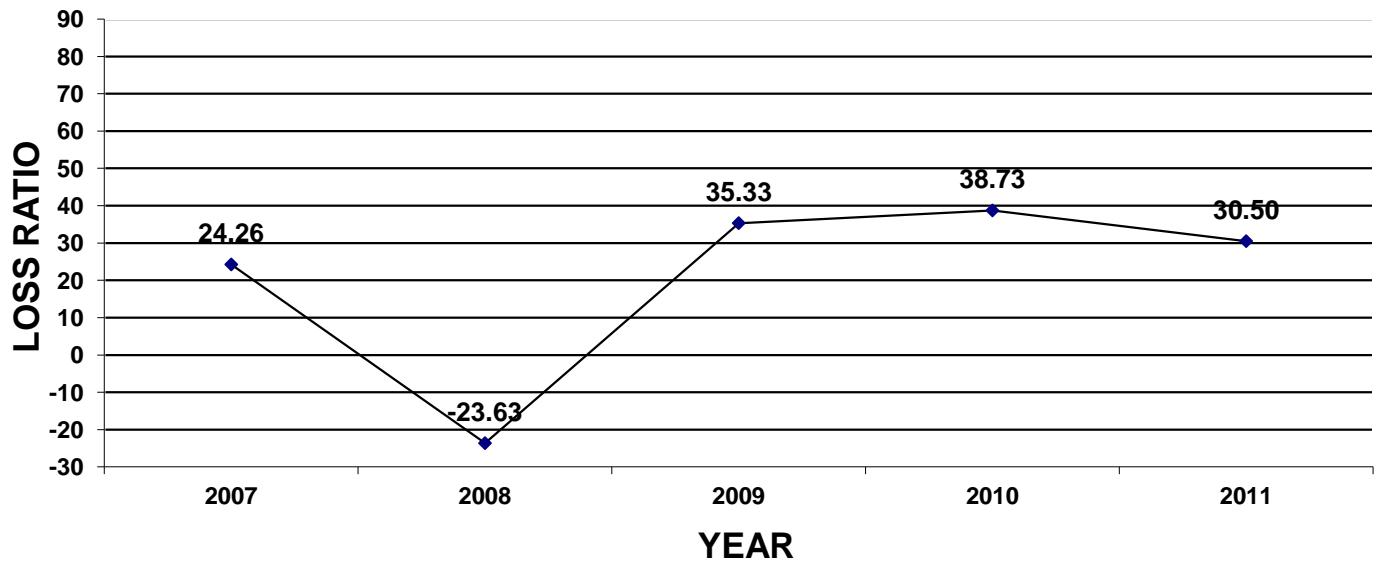
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE COMPANY	54.00%	1	7,171	\$698,406	\$304,936	\$0	\$134,486	\$134,676	44.17%
2	AMERICAN NATIONAL INSURANCE COMPANY	14.75%	3	2,250	\$190,702	\$258,990	\$0	\$98,098	\$97,161	37.52%
3	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.26%	7	8	\$3,416	\$4,776	\$0	\$8,193	-\$59,304	-1241.71%
4	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.71%	6	123	\$9,142	\$20,538	\$0	\$16,819	\$15,098	73.51%
5	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	8	0	\$0	\$53	\$0	\$0	\$0	0.00%
6	PROTECTIVE LIFE INSURANCE COMPANY	1.87%	4	400	\$24,178	\$81,558	\$0	\$30,378	\$52,152	63.94%
7	SHELTER LIFE INSURANCE COMPANY	0.83%	5	67	\$10,678	\$14,733	\$0	\$4,515	\$1,270	8.62%
8	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	27.84%	2	1,761	\$360,061	\$283,175	\$0	\$93,200	\$51,202	18.08%
9	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMP	-0.26%	8	0	-\$3,345	\$9,599	\$0	\$38,147	\$6,121	63.77%
TOTAL		100.00%		11,780	\$1,293,238	\$978,358	\$0	\$423,836	\$298,376	30.50%

## MISSOURI INDIVIDUAL SHORT TERM CREDIT DISABILITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

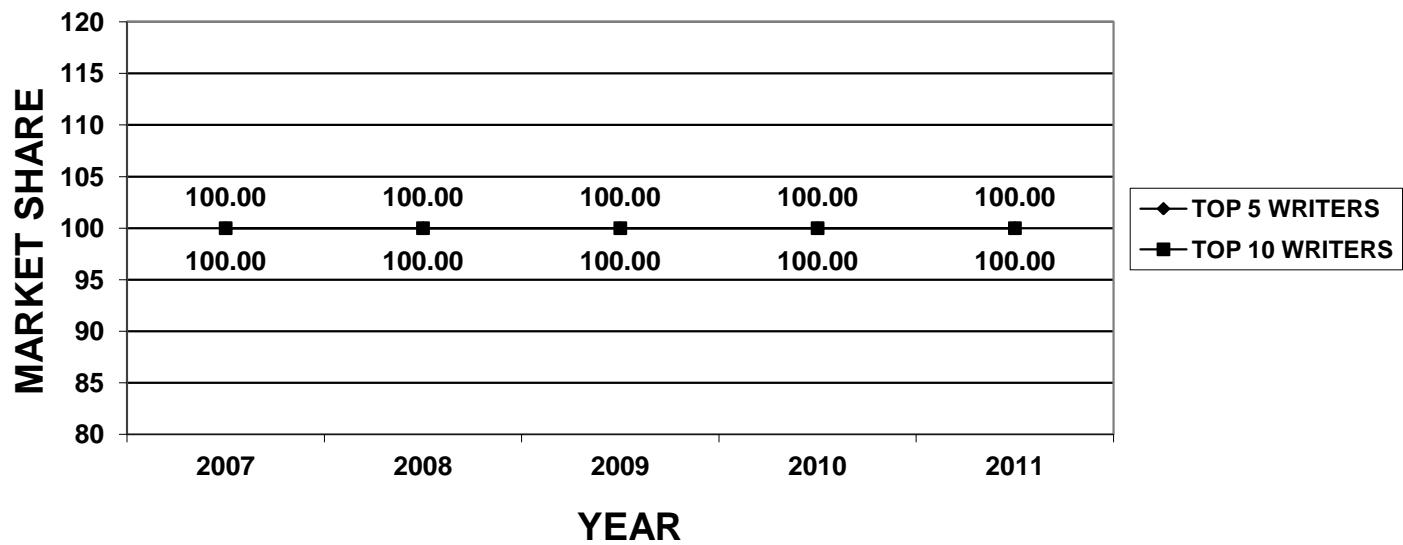


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL LONG TERM CREDIT DISABILITY**

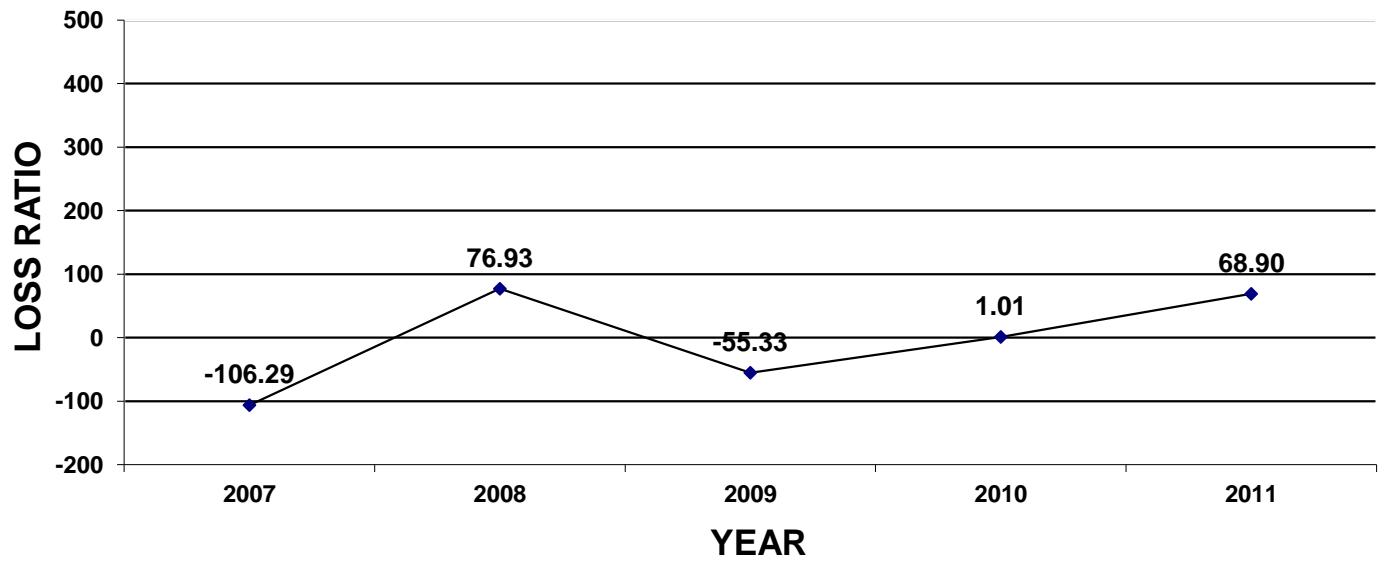
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.00%	1	0	\$0	\$2	\$0	\$0	-\$320	-16000.00%
2	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	100.00%	1	0	-\$475	\$14,809	\$0	\$4,012	\$10,525	71.07%
	TOTAL	100.00%		0	-\$475	\$14,811	\$0	\$4,012	\$10,205	68.90%

## MISSOURI INDIVIDUAL LONG TERM CREDIT DISABILITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

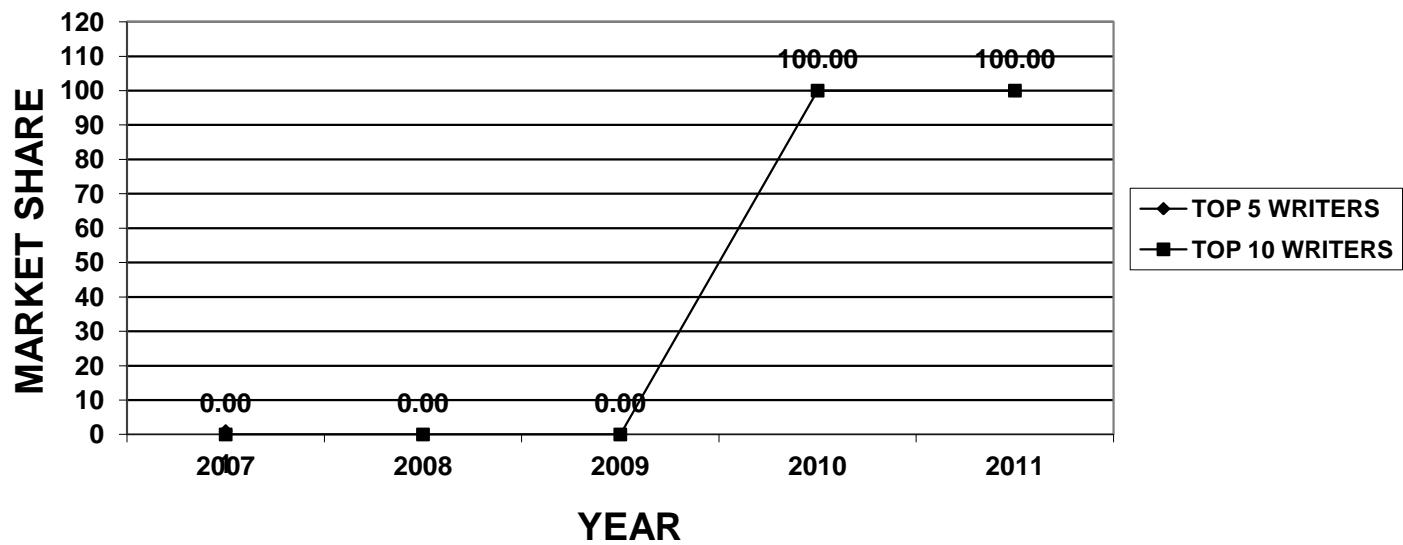


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL STOP LOSS**

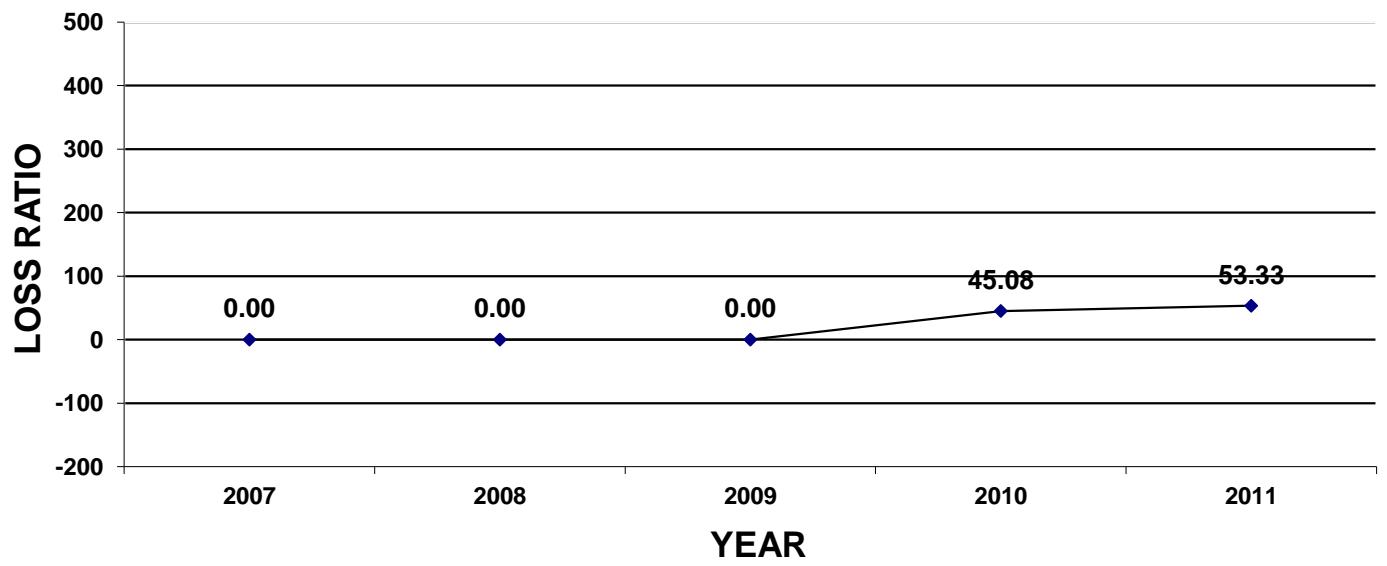
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN ALTERNATIVE INSURANCE C	25.77%	2	5,008	\$141,277	\$141,277	\$0	\$0	\$115,933	82.06%
2	HEALTH CARE SERVICE CORPORATION	74.23%	1	10,106	\$406,905	\$406,905	\$0	\$1,615,795	\$176,430	43.36%
	TOTAL	100.00%		15,114	\$548,182	\$548,182	\$0	\$1,615,795	\$292,363	53.33%

## MISSOURI INDIVIDUAL STOP LOSS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

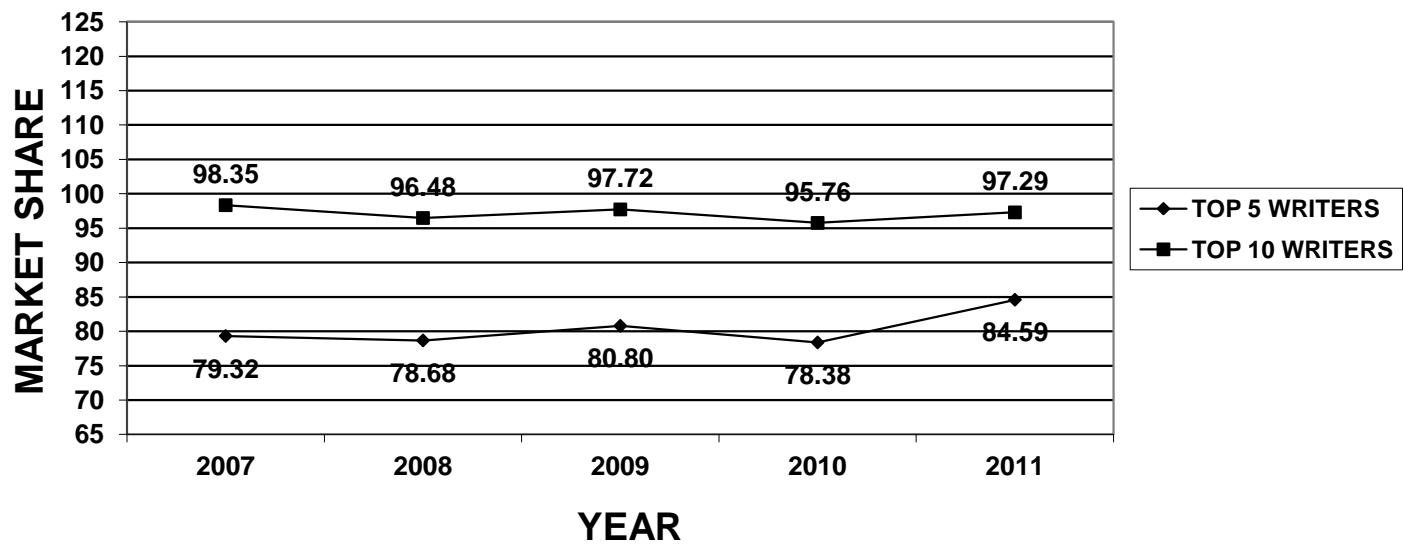


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE PART D**

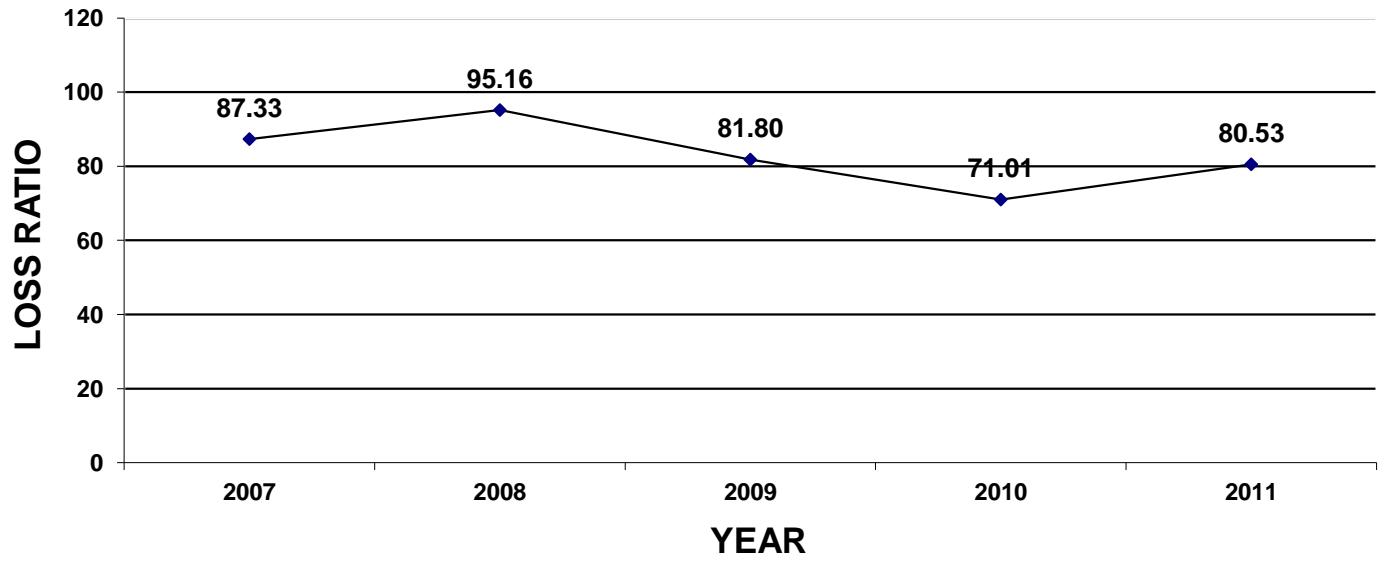
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
1	ACCENDO INSURANCE COMPANY	0.28%	14	784	\$900,458	\$885,480	\$0	\$496,489	\$504,693	57.00%	
2	AETNA LIFE INSURANCE COMPANY	2.90%	7	6,348	\$9,447,243	\$9,652,352	\$0	\$11,756,181	\$10,588,346	109.70%	
3	ANTHEM INSURANCE COMPANIES INC	9.65%	3	55,276	\$31,496,230	\$31,038,778	\$0	\$25,692,936	\$29,923,839	96.41%	
4	BRAVO HEALTH INSURANCE COMPANY INC	0.28%	15	739	\$899,013	\$899,013	\$0	\$708,678	\$721,543	80.26%	
5	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	1.94%	8	3,191	\$6,331,988	\$6,331,988	\$0	\$5,439,563	\$4,637,712	73.24%	
6	ENVISION INSURANCE COMPANY	0.37%	13	757	\$1,209,284	\$1,209,284	\$0	\$1,157,755	\$1,061,997	87.82%	
7	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	7.67%	4	32,451	\$25,010,601	\$24,919,165	\$0	\$22,672,372	\$22,400,233	89.89%	
8	HEALTH NET LIFE INSURANCE COMPANY	0.67%	12	1,615	\$2,182,234	\$2,182,234	\$0	\$1,918,453	\$1,823,139	83.54%	
9	HEALTHSPRING LIFE & HEALTH INSURANCE COMPANY	0.89%	11	2,306	\$2,912,274	\$2,912,274	\$0	\$2,367,320	\$2,327,637	79.93%	
10	HUMANA INSURANCE COMPANY	24.07%	2	83,166	\$78,541,583	\$74,941,974	\$0	\$51,293,290	\$52,866,501	70.54%	
11	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	1.90%	9	4,603	\$6,200,734	\$6,200,734	\$0	\$8,933,369	\$6,976,076	112.50%	
12	PACIFICARE LIFE AND HEALTH INSURANCE COMPANY	0.00%	18	0	\$963	\$963	\$0	-\$5,925	-\$5,757	-597.82%	
13	PENNSYLVANIA LIFE INSURANCE COMPANY	35.83%	1	88,438	\$116,895,627	\$116,791,812	\$0	\$92,376,471	\$91,548,977	78.39%	
14	SILVERSCRIPT INSURANCE COMPANY	7.36%	5	21,858	\$24,021,870	\$24,223,169	\$0	\$22,903,043	\$22,738,464	93.87%	
15	STERLING LIFE INSURANCE COMPANY	0.21%	16	700	\$697,219	\$743,909	\$0	\$434,091	\$520,946	70.03%	
16	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	17	103	\$25,014	\$31,035	\$0	\$261,894	\$218,894	705.31%	
17	UNITED AMERICAN INSURANCE COMPANY	0.92%	10	1,941	\$3,001,549	\$2,992,351	\$0	\$2,487,935	\$2,543,249	84.99%	
18	WELLCARE PRESCRIPTION INSURANCE INC	5.05%	6	13,516	\$16,465,669	\$16,465,669	\$0	\$8,477,997	\$8,235,991	50.02%	
TOTAL		100.00%		317,792	\$326,239,553	\$322,422,184		\$0	\$259,371,912	\$259,632,480	80.53%

## MISSOURI INDIVIDUAL MEDICARE PART D INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

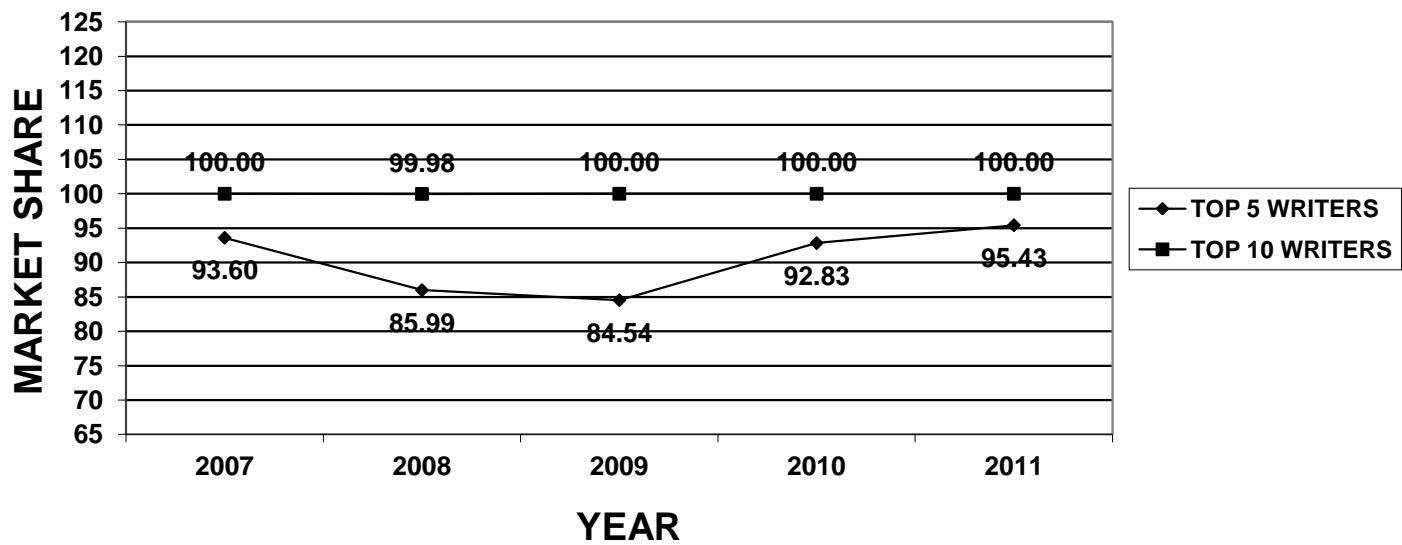


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT**

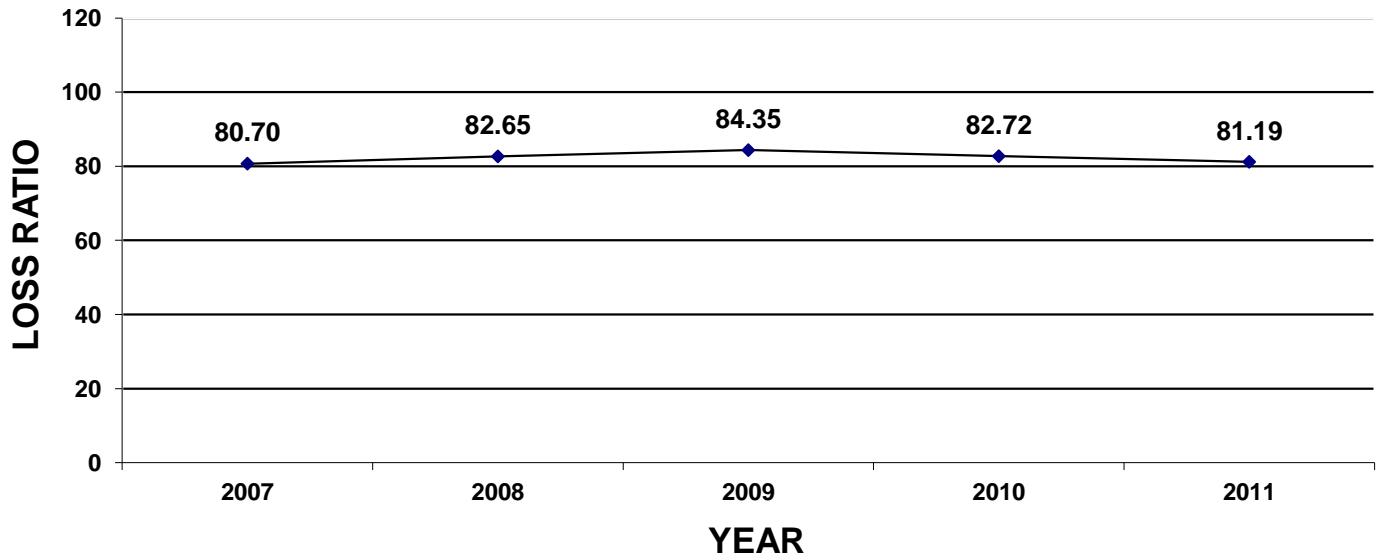
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
1	AETNA LIFE INSURANCE COMPANY	1.52%	7	742	\$9,651,832	\$9,651,639	\$0	\$8,053,925	\$8,021,295	83.11%	
2	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURA	0.00%	12	3	\$30	\$30	\$0	-\$773	-\$744	-2480.00%	
3	ANTHEM INSURANCE COMPANIES INC	6.43%	4	4,569	\$40,696,104	\$41,696,717	\$0	\$31,380,279	\$35,899,311	86.10%	
4	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSUR	28.72%	2	11,378	\$181,822,120	\$181,822,120	\$0	\$131,336,216	\$134,502,192	73.97%	
5	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	18.21%	3	14,283	\$115,248,910	\$115,248,910	\$0	\$99,300,679	\$97,087,753	84.24%	
6	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN	0.04%	9	0	\$275,313	\$55,250	\$0	-\$72,143	-\$165,512	-299.57%	
7	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	1.53%	6	976	\$9,704,310	\$9,699,725	\$0	\$9,177,371	\$6,398,040	65.96%	
8	HUMANA INSURANCE COMPANY	39.90%	1	28,105	\$252,557,404	\$252,865,041	\$0	\$208,666,993	\$212,036,665	83.85%	
9	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	11	0	\$738	-\$16,019	\$0	\$14,915	\$17,255	-107.72%	
10	PYRAMID LIFE INSURANCE COMPANY	2.17%	5	1,479	\$13,732,421	\$13,437,973	\$0	\$13,026,517	\$11,448,019	85.19%	
11	STERLING LIFE INSURANCE COMPANY	1.46%	8	887	\$9,231,141	\$8,743,260	\$0	\$9,712,426	\$9,159,950	104.77%	
12	WELLCARE HEALTH INSURANCE OF ARIZONA INC	0.01%	10	0	\$80,798	\$80,798	\$0	\$189,483	-\$240,172	-297.25%	
TOTAL		100.00%		62,422	\$633,001,121	\$633,285,444		\$0	\$510,785,888	\$514,164,052	81.19%

## MISSOURI INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMF	0.00%	315	0	\$0	\$0	\$0	\$0	-\$20	N/A
2	AAA LIFE INSURANCE COMPANY	0.02%	133	1,212	\$543,321	\$539,137	\$0	\$242,989	\$241,974	44.88%
3	ABILITY INSURANCE COMPANY	0.15%	65	1,751	\$3,333,041	\$3,249,250	\$0	\$3,982,863	\$5,552,938	170.90%
4	ACACIA LIFE INSURANCE CO	0.00%	300	2	\$207	\$207	\$19	\$0	\$0	0.00%
5	ACCENDO INSURANCE COMPANY	0.04%	112	784	\$900,458	\$885,480	\$0	\$496,489	\$504,693	57.00%
6	ADMIRAL LIFE INSURANCE COMPANY OF AM	0.07%	93	315	\$1,526,851	\$1,511,897	\$0	\$1,472,464	\$1,425,016	94.25%
7	ADVANTICA INSURANCE COMPANY	0.00%	187	2,633	\$80,587	\$80,587	\$0	\$53,290	\$12,176	15.11%
8	AETNA LIFE INSURANCE COMPANY	1.28%	12	19,674	\$28,703,909	\$28,913,693	\$0	\$30,774,937	\$29,507,536	102.05%
9	ALLIANZ LIFE INSURANCE COMPANY OF NE	0.00%	255	2	\$4,015	\$5,390	\$0	\$0	\$0	0.00%
10	ALLIANZ LIFE INSURANCE COMPANY OF NO	0.23%	50	3,061	\$5,182,289	\$5,317,427	\$0	\$1,494,810	\$1,529,522	28.76%
11	ALLSTATE LIFE INSURANCE COMPANY	0.00%	245	7	\$6,082	\$30	\$0	\$0	\$0	0.00%
12	ALLSTATE LIFE INSURANCE COMPANY OF N	0.00%	278	6	\$1,148	\$1,120	\$0	\$100	\$23	2.05%
13	AMERICAN ALTERNATIVE INSURANCE CORP	0.01%	170	5,008	\$141,277	\$141,277	\$0	\$0	\$115,933	82.06%
14	AMERICAN BANKERS INSURANCE COMPAN	0.00%	315	0	\$0	\$2	\$0	\$0	-\$320	-16000.00%
15	AMERICAN BANKERS LIFE ASSURANCE OF I	0.01%	169	15,468	\$143,199	\$143,605	\$0	\$2,387	\$3,234	2.25%
16	AMERICAN CONTINENTAL INSURANCE COM	0.48%	33	4,181	\$10,714,257	\$10,508,930	\$0	\$8,517,256	\$8,857,720	84.29%
17	AMERICAN FAMILY LIFE ASSURANCE COMP	4.06%	7	425,366	\$91,320,101	\$91,570,612	\$0	\$43,520,351	\$44,082,095	48.14%
18	AMERICAN FAMILY MUTUAL INSURANCE CC	0.85%	18	6,021	\$19,131,774	\$18,211,293	\$0	\$12,921,889	\$12,908,461	70.88%
19	AMERICAN FEDERATED LIFE INSURANCE C	0.03%	124	7,171	\$698,406	\$304,936	\$0	\$134,486	\$134,676	44.17%
20	AMERICAN FIDELITY ASSURANCE COMPAN	0.21%	54	18,098	\$4,640,683	\$4,643,454	\$0	\$2,158,545	\$2,727,390	58.74%
21	AMERICAN GENERAL LIFE AND ACCIDENT I	0.04%	110	8,415	\$937,289	\$944,877	\$0	\$467,635	\$423,719	44.84%
22	AMERICAN GENERAL LIFE INSURANCE CO	0.05%	106	2,955	\$1,059,230	\$1,043,625	\$0	\$494,293	\$538,985	51.65%
23	AMERICAN GENERAL LIFE INSURANCE COM	0.02%	141	157	\$445,553	\$449,604	\$0	\$473,430	\$770,685	171.41%
24	AMERICAN HEALTH AND LIFE INSURANCE C	0.00%	285	14	\$697	\$697	\$0	\$0	\$0	0.00%
25	AMERICAN HERITAGE LIFE INSURANCE COM	0.20%	56	15,433	\$4,568,143	\$4,550,710	\$0	\$3,128,851	\$3,204,233	70.41%
26	AMERICAN HOME ASSURANCE COMPANY	0.00%	244	21	\$6,605	\$6,644	\$0	\$0	-\$529	-7.96%
27	AMERICAN HOME LIFE INSURANCE COMPAN	0.00%	279	21	\$1,019	\$663	\$0	\$0	\$0	0.00%
28	AMERICAN INCOME LIFE INSURANCE CO	0.05%	103	24,853	\$1,192,982	\$1,196,750	\$0	\$342,443	\$284,585	23.78%
29	AMERICAN MEDICAL SECURITY LIFE INSUR/	0.00%	315	0	\$0	\$0	\$0	\$3,654	\$3,664	N/A
30	AMERICAN NATIONAL INSURANCE COMPAN	0.02%	135	3,465	\$522,295	\$597,054	\$0	\$482,135	\$562,761	94.26%
31	AMERICAN NATIONAL LIFE INSURANCE COM	0.00%	195	2	\$60,272	\$62,754	\$0	\$38,134	\$36,240	57.75%
32	AMERICAN PIONEER LIFE INSURANCE COMI	0.08%	83	896	\$1,793,706	\$1,811,429	\$0	\$1,324,200	\$1,261,179	69.62%
33	AMERICAN PROGRESSIVE LIFE AND HEALTH	0.00%	238	8	\$8,507	\$8,631	\$0	\$3,109	\$3,333	38.62%
34	AMERICAN PUBLIC LIFE INSURANCE COMP/	0.01%	157	260	\$214,547	\$215,873	\$0	\$281,191	\$264,369	122.47%
35	AMERICAN REPUBLIC CORP INSURANCE CC	0.24%	48	42	\$5,423,225	\$5,330,573	\$0	\$3,438,590	\$3,481,750	65.32%
36	AMERICAN REPUBLIC INSURANCE COMPAN	0.29%	42	2,842	\$6,511,931	\$6,663,897	\$0	\$4,652,403	\$4,642,828	69.67%
37	AMERICAN SENTINEL INSURANCE COMPAN	0.00%	315	0	\$0	\$0	\$0	\$0	-\$31	N/A
38	AMERICAN STATES INSURANCE COMPANY	0.00%	194	56	\$65,868	\$72,097	\$0	\$37,493	-\$73,469	-101.90%
39	AMERICAN UNDERWRITERS LIFE INSURANC	0.00%	315	8	\$0	\$2,886	\$0	\$0	\$0	0.00%
40	AMERICAN UNITED LIFE INSURANCE COMP/	0.00%	224	18	\$15,262	\$16,354	\$0	\$8,878	\$4,850	29.66%
41	AMERICO FINANCIAL LIFE AND ANNUITY INS	0.00%	264	19	\$1,970	\$1,970	\$0	\$0	\$0	0.00%
42	AMERITAS LIFE INSURANCE CORP	0.00%	219	73	\$21,047	\$23,735	\$0	\$7,151	\$10,679	44.99%
43	ANTHEM INSURANCE COMPANIES INC	3.21%	9	59,844	\$72,192,334	\$72,735,495	\$0	\$57,073,215	\$65,823,150	90.50%
44	ANTHEM LIFE INSURANCE COMPANY	0.00%	296	1	\$251	\$246	\$0	\$0	\$0	0.00%
45	ASSURED LIFE ASSOCIATION	0.00%	213	22	\$29,947	\$29,934	\$0	\$32,663	\$33,924	113.33%
46	ASSURITY LIFE INSURANCE COMPANY	0.05%	104	1,865	\$1,103,745	\$1,106,145	\$0	\$473,712	\$531,583	48.06%
47	ATHENE ANNUITY & LIFE ASSURANCE COMI	0.00%	188	202	\$78,827	\$82,207	\$0	\$221,359	\$205,065	249.45%
48	ATLANTA LIFE INSURANCE COMPANY	0.00%	263	91	\$2,031	\$2,111	\$0	\$188	\$160	7.58%
49	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	237	171	\$9,016	\$9,470	\$0	\$320	-\$368	-3.89%
50	AUTO OWNERS LIFE INSURANCE COMPANY	0.01%	150	232	\$265,920	\$262,271	\$0	\$21,741	\$124,406	47.43%
51	AVIVA LIFE AND ANNUITY COMPANY	0.00%	202	66	\$41,650	\$48,520	\$0	\$130,796	\$85,006	175.20%
52	AXA EQUITABLE LIFE INSURANCE COMPAN	0.03%	130	385	\$591,353	\$595,607	\$0	\$1,624,579	\$1,345,368	225.88%
53	BALTIMORE LIFE INSURANCE COMPANY TH	0.00%	315	5	-\$249	-\$249	\$0	\$0	\$0	0.00%
54	BANCINSURE INC	0.00%	214	976	\$25,743	\$28,826	\$0	\$23,487	\$23,487	81.48%
55	BANKERS FIDELITY LIFE INSURANCE COMP	0.15%	64	3,602	\$3,368,442	\$2,371,511	\$0	\$1,036,675	\$1,271,098	53.60%
56	BANKERS LIFE AND CASUALTY COMPANY	1.42%	11	19,611	\$31,958,110	\$33,606,783	\$645	\$23,016,005	\$25,839,322	76.89%
57	BANNER LIFE INSURANCE COMPANY	0.00%	303	2	\$150	\$150	\$0	\$0	\$0	0.00%
58	BERKSHIRE LIFE INSURANCE COMPANY OF	0.18%	61	1,836	\$4,077,449	\$4,075,214	\$0	\$119,962	-\$105,785	-2.60%
59	BLUE CROSS AND BLUE SHIELD OF KANSAS	5.91%	5	68,285	\$132,849,929	\$132,849,929	\$0	\$107,656,510	\$109,162,113	82.17%
60	BOSTON MUTUAL LIFE INSURANCE COMPAI	0.03%	129	5,330	\$612,409	\$590,723	\$0	\$94,925	\$99,431	16.83%
61	BRAVO HEALTH INSURANCE COMPANY INC	0.04%	113	739	\$899,013	\$899,013	\$0	\$708,678	\$721,543	80.26%
62	BROKERS NATIONAL LIFE ASSURANCE COM	0.00%	189	196	\$78,238	\$78,963	\$0	\$46,532	\$46,134	58.42%
63	CANADA LIFE ASSURANCE COMPANY	0.00%	231	7	\$10,866	\$10,866	\$0	\$14,653	\$14,653	134.85%
64	CAPITAL RESERVE LIFE INSURANCE COMP/	0.00%	310	1	\$40	\$40	\$0	\$0	\$0	0.00%
65	CARE IMPROVEMENT PLUS SOUTH CENTRA	8.09%	3	11,378	\$181,822,120	\$181,822,120	\$0	\$131,336,216	\$134,502,192	73.97%
66	CATHOLIC FINANCIAL LIFE	0.00%	280	10	\$918	\$1,069	\$0	\$286	\$390	36.48%
67	CATHOLIC ORDER OF FORESTERS	0.00%	226	11	\$14,357	\$14,357	\$0	\$190	\$190	1.32%
68	CELTIC INSURANCE COMPANY	0.23%	49	2,428	\$5,214,579	\$5,371,743	\$0	\$4,573,237	\$5,093,580	94.82%
69	CENTRAL RESERVE LIFE INSURANCE COMP	0.01%	155	74	\$229,438	\$231,753	\$0	\$195,098	\$190,472	82.19%
70	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	241	13	\$8,128	\$8,132	\$0	\$7,089	\$6,828	83.96%
71	CENTRAL STATES HEALTH & LIFE CO OF OM	0.02%	142	157	\$408,758	\$415,777	\$0	\$355,946	\$284,310	68.38%
72	CENTRAL STATES INDEMNITY COMPANY OF	0.00%	181	800	\$96,217	\$96,633	\$0	\$1,290	\$6,255	6.47%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	CENTRAL UNITED LIFE INSURANCE COMPAI	0.06%	95	1,840	\$1,453,195	\$1,452,889	\$0	\$875,445	\$873,067	60.09%
74	CENTRE LIFE INSURANCE COMPANY	0.01%	160	163	\$200,127	\$207,794	\$0	\$30,128	\$33,991	16.36%
75	CHEROKEE NATIONAL LIFE INSURANCE COI	0.00%	235	123	\$9,142	\$20,538	\$0	\$16,819	\$15,098	73.51%
76	CHESAPEAKE LIFE INSURANCE COMPANY T	0.02%	139	6,221	\$479,509	\$458,093	\$0	\$106,244	\$120,024	26.20%
77	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.68%	24	5,774	\$15,236,007	\$15,418,348	\$0	\$12,823,811	\$12,381,828	80.31%
78	CICA LIFE INSURANCE COMPANY OF AMERI	0.00%	286	3	\$672	\$671	\$0	\$0	\$0	0.00%
79	CINCINNATI INSURANCE COMPANY THE	0.00%	307	1	\$67	\$67	\$0	\$0	\$0	0.00%
80	CINCINNATI LIFE INSURANCE COMPANY THI	0.00%	190	170	\$77,166	\$79,957	\$0	\$0	\$1,884	2.36%
81	CITIZENS SECURITY LIFE INS CO	0.00%	291	3	\$414	\$397	\$0	\$0	\$0	0.00%
82	CLARENDON NATIONAL INSURANCE COMP/	0.00%	315	0	\$0	\$0	\$0	\$14,100	\$21,627	N/A
83	CMFG LIFE INSURANCE COMPANY	0.04%	108	924	\$980,117	\$983,258	\$0	\$39,924	\$274,303	27.90%
84	COLONIAL LIFE & ACCIDENT INSURANCE CO	0.54%	28	32,315	\$12,223,859	\$12,348,579	\$0	\$4,963,929	\$5,289,178	42.83%
85	COLONIAL PENN LIFE INSURANCE COMPAN	0.16%	63	2,702	\$3,612,961	\$3,403,975	\$0	\$1,758,516	\$2,188,386	64.29%
86	COLORADO BANKERS LIFE INS CO	0.00%	249	16	\$5,175	\$5,181	\$0	\$0	\$0	0.00%
87	COLUMBUS LIFE INSURANCE COMPANY	0.00%	306	2	\$104	\$140	\$0	\$282	\$282	201.43%
88	COMBINED INSURANCE CO OF AMERICA	0.57%	27	67,229	\$12,875,029	\$13,130,645	\$0	\$6,133,471	\$5,798,971	44.16%
89	COMMERCIAL TRAVELERS MUTUAL INSURA	0.00%	232	403	\$10,659	\$10,893	\$0	\$1,526	\$1,247	11.45%
90	COMMONWEALTH ANNUITY AND LIFE INSUF	0.01%	152	186	\$252,053	\$279,499	\$0	\$264,119	\$246,359	88.14%
91	COMPBENEFITS INSURANCE COMPANY	0.01%	171	22	\$130,519	\$124,816	\$0	\$221	-\$1,312	-1.05%
92	CONNECTICUT GENERAL LIFE INS CO	0.01%	163	151	\$186,860	\$189,176	\$0	\$393,560	\$365,392	193.15%
93	CONSECO LIFE INSURANCE CO	0.02%	146	846	\$354,892	\$354,138	\$0	\$435,234	\$428,313	120.95%
94	CONSTITUTION LIFE INSURANCE COMPANY	0.04%	114	2,117	\$886,803	\$897,993	\$0	\$164,576	\$169,124	18.83%
95	CONTINENTAL AMERICAN INSURANCE COM	0.00%	273	15	\$1,374	\$0	\$0	\$0	\$0	N/A
96	CONTINENTAL ASSURANCE COMPANY	0.00%	212	36	\$32,751	\$32,751	\$0	\$10,000	\$6,294	19.22%
97	CONTINENTAL CASUALTY COMPANY	0.27%	46	4,249	\$6,118,783	-\$291,964	\$0	\$5,982,399	\$10,849,973	-3716.20%
98	CONTINENTAL GENERAL INSURANCE COMP	0.10%	82	1,189	\$2,175,623	\$2,167,837	\$0	\$1,913,669	\$2,215,728	102.21%
99	CONTINENTAL LIFE INS CO OF BRENTWOOD	0.51%	30	5,579	\$11,461,091	\$11,389,912	\$0	\$7,941,358	\$8,321,030	73.06%
100	COUNTRY LIFE INSURANCE COMPANY	0.04%	120	774	\$802,488	\$796,220	\$0	\$384,369	\$437,791	54.98%
101	COVENTRY HEALTH AND LIFE INSURANCE C	7.49%	4	42,142	\$168,296,962	\$168,296,962	\$0	\$141,350,036	\$138,485,774	82.29%
102	COX HEALTH SYSTEMS INSURANCE COMP/	0.58%	26	6,959	\$13,038,711	\$13,038,711	\$0	\$8,706,098	\$8,839,900	67.80%
103	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	282	42	\$837	\$865	\$0	\$425	\$425	49.13%
104	CROWN LIFE INSURANCE COMPANY	0.00%	191	82	\$73,380	\$79,751	\$0	\$268,748	\$268,748	336.98%
105	CSA FRATERNAL LIFE	0.00%	256	4	\$3,932	\$3,801	\$0	\$17,248	\$18,481	486.21%
106	EMC NATIONAL LIFE COMPANY	0.03%	125	971	\$685,461	\$694,516	\$0	\$423,885	\$221,905	31.95%
107	ENVISION INSURANCE COMPANY	0.05%	101	757	\$1,209,284	\$1,209,284	\$0	\$1,157,755	\$1,061,997	87.82%
108	EQUITABLE LIFE & CASUALTY INSURANCE C	0.77%	20	12,368	\$17,359,422	\$16,956,199	\$0	\$11,281,264	\$13,180,517	77.73%
109	FAMILY BENEFIT LIFE INSURANCE COMPAN	0.00%	258	254	\$3,300	\$3,326	\$0	\$0	\$0	0.00%
110	FAMILY HERITAGE LIFE INSURANCE COMPMA	0.12%	72	9,084	\$2,754,451	\$2,743,741	\$0	\$327,821	\$337,051	12.28%
111	FAMILY LIFE INSURANCE COMPANY	0.05%	105	434	\$1,094,151	\$1,087,888	\$0	\$867,697	\$930,291	85.51%
112	FARM BUREAU LIFE INSURANCE COMPANY	0.00%	216	60	\$22,924	\$23,225	\$0	\$38,372	-\$59,903	-257.92%
113	FARMERS MUTUAL HAIL INSURANCE COMP.	0.00%	294	22	\$345	\$365	\$0	\$0	\$0	0.00%
114	FARMERS NEW WORLD LIFE INSURANCE CC	0.03%	132	2,482	\$562,757	\$558,964	\$0	\$134,189	\$134,107	23.99%
115	FEDERAL INSURANCE COMPANY	0.00%	223	62	\$15,312	\$14,048	\$0	\$200	\$779	5.55%
116	FEDERAL LIFE INSURANCE COMPANY (MUT)	0.00%	268	90	\$1,783	\$1,526	\$0	\$0	\$0	0.00%
117	FEDERATED LIFE INSURANCE COMPANY	0.03%	131	533	\$564,073	\$570,554	\$0	\$210,668	\$1,034,347	181.29%
118	FEDERATED MUTUAL INSURANCE COMPAN	0.00%	253	0	\$4,184	\$4,445	\$0	\$0	-\$699	-15.73%
119	FIDELITY LIFE ASSOCIATION A LEGAL RESE	0.00%	240	92	\$8,196	\$8,154	\$0	\$0	-\$2	-0.02%
120	FIDELITY SECURITY LIFE INSURANCE COMP	0.06%	99	1,817	\$1,405,356	\$1,384,896	\$0	\$2,808,216	\$2,720,124	196.41%
121	FIREMANS FUND INSURANCE COMPANY	0.00%	315	0	\$0	\$0	\$0	\$0	-\$92	N/A
122	FIRST ALLAMERICA FINANCIAL LIFE INSUR	0.00%	250	7	\$4,797	\$5,734	\$0	\$46,660	\$47,338	825.57%
123	FIRST HEALTH LIFE & HEALTH INSURANCE C	1.12%	13	32,451	\$25,285,914	\$24,974,415	\$0	\$22,600,229	\$22,234,721	89.03%
124	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	297	2	\$250	\$250	\$0	\$0	\$100	40.00%
125	FREEDOM LIFE INSURANCE COMPANY OF A	0.01%	173	290	\$126,583	\$130,072	\$0	\$75,356	\$79,237	60.92%
126	GENERAL AMERICAN LIFE INSURANCE COM	0.02%	136	463	\$508,193	\$530,260	\$0	\$1,033,344	\$851,135	160.51%
127	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	315	0	\$0	\$53	\$0	\$0	\$0	0.00%
128	GENWORTH LIFE AND ANNUITY INSURANCE	0.08%	84	1,040	\$1,792,374	\$1,721,600	\$0	\$1,492,723	\$1,452,097	84.35%
129	GENWORTH LIFE INSURANCE COMPANY	1.71%	10	23,496	\$38,349,000	\$37,670,978	\$0	\$26,425,650	\$31,951,491	84.82%
130	GERBER LIFE INSURANCE COMPANY	0.21%	52	5,008	\$4,820,402	\$4,722,149	\$0	\$3,713,707	\$4,085,496	86.52%
131	GLEANER LIFE INSURANCE SOCIETY	0.00%	315	7	\$0	\$0	\$0	\$0	\$0	N/A
132	GLOBE LIFE AND ACCIDENT INSURANCE CO	0.08%	87	5,208	\$1,762,273	\$1,761,744	\$0	\$1,010,445	\$947,966	53.81%
133	GOLDEN RULE INSURANCE COMPANY	0.19%	60	8,366	\$4,237,463	\$4,241,694	\$0	\$3,405,335	\$3,352,221	79.03%
134	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	290	6	\$486	\$476	\$0	\$0	-\$14	-2.94%
135	GOVERNMENT PERSONNEL MUTUAL LIFE IN	0.04%	109	642	\$955,959	\$892,353	\$0	\$586,998	\$644,419	72.22%
136	GREAT AMERICAN LIFE INSURANCE COMPMA	0.03%	121	347	\$764,581	\$776,048	\$0	\$399,472	\$388,886	50.11%
137	GREAT SOUTHERN LIFE INSURANCE COMP/	0.00%	271	16	\$1,578	\$1,643	\$0	\$0	\$0	0.00%
138	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	197	94	\$55,061	\$57,472	\$0	\$83,492	\$83,297	144.93%
139	GUARANTEE TRUST LIFE INSURANCE COMP	0.33%	40	10,425	\$7,347,882	\$7,190,506	\$0	\$1,653,019	\$1,725,064	23.99%
140	GUARANTY INCOME LIFE INSURANCE COMP	0.00%	207	38	\$40,111	\$39,972	\$0	\$46,280	\$46,824	117.14%
141	GUARDIAN LIFE INSURANCE COMPANY OF A	0.07%	91	907	\$1,576,249	\$1,588,589	\$33,391	\$1,066,834	\$2,352,520	148.09%
142	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	315	0	\$0	\$0	\$0	\$2,259	\$40,299	N/A
143	HARTFORD LIFE AND ACCIDENT INSURANCI	0.00%	242	7	\$7,699	\$51	\$0	\$0	\$0	0.00%
144	HARTFORD LIFE AND ANNUITY INSURANCE	0.00%	227	170	\$13,541	\$13,427	\$0	\$13,123	\$7,403	55.14%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	HARTFORD LIFE INSURANCE COMPANY	0.00%	229	4	\$11,619	\$464	\$0	\$0	\$0	0.00%
146	HCC LIFE INSURANCE COMPANY	0.12%	73	13	\$2,669,377	\$639,647	\$0	-\$2,038	-\$41,164	-6.44%
147	HEALTH CARE SERVICE CORPORATION	0.12%	74	10,950	\$2,625,974	\$2,625,974	\$0	\$3,218,897	\$1,770,167	67.41%
148	HEALTH NET LIFE INSURANCE COMPANY	0.10%	81	1,615	\$2,182,234	\$2,182,234	\$0	\$1,918,453	\$1,823,139	83.54%
149	HEALTHSPRING LIFE & HEALTH INSURANCE	0.13%	71	2,306	\$2,912,274	\$2,912,274	\$0	\$2,367,320	\$2,327,637	79.93%
150	HEALTHY ALLIANCE LIFE INSURANCE COMF	13.77%	2	166,000	\$309,504,637	\$298,105,064	\$0	\$221,327,636	\$219,343,862	73.58%
151	HEARTLAND NATIONAL LIFE INSURANCE CC	0.28%	43	4,498	\$6,380,938	\$6,114,125	\$0	\$4,908,041	\$4,858,835	79.47%
152	HORACE MANN LIFE INSURANCE COMPANY	0.00%	218	46	\$21,807	\$21,931	\$0	\$13,624	\$11,788	53.75%
153	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	315	13	\$0	\$120	\$0	\$0	\$0	0.00%
154	HUMANA INSURANCE COMPANY	15.28%	1	122,458	\$343,418,859	\$340,165,532	\$0	\$267,973,722	\$273,939,388	80.53%
155	HUMANADENTAL INSURANCE COMPANY	0.04%	116	4,728	\$834,335	\$835,545	\$0	\$460,279	\$488,416	58.45%
156	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	298	5	\$220	\$220	\$0	\$0	\$0	0.00%
157	IDEALIFE INSURANCE COMPANY	0.01%	176	32	\$113,866	\$113,843	\$0	\$87,416	\$80,472	70.69%
158	ILLINOIS MUTUAL LIFE INSURANCE COMPAI	0.08%	88	4,307	\$1,746,290	\$1,782,115	\$0	\$1,057,847	\$588,025	33.00%
159	IMPERIUM INSURANCE COMPANY	0.13%	70	99,899	\$2,958,042	\$2,945,942	\$0	\$3,543,816	\$3,427,737	116.35%
160	INDEPENDENT ORDER OF FORESTERS THE	0.00%	261	30	\$2,553	\$2,553	\$0	\$0	\$0	0.00%
161	INDIVIDUAL ASSURANCE COMPANY LIFE HE	0.00%	260	18	\$2,580	\$2,517	\$0	\$1,400	\$1,234	49.03%
162	ING USA ANNUITY AND LIFE INSURANCE CO	0.00%	228	121	\$12,509	\$12,567	\$0	\$5,600	\$4,306	34.26%
163	INSUREMAX INSURANCE COMPANY	0.00%	239	148	\$8,448	\$6,535	\$0	\$0	\$0	0.00%
164	INVESTORS CONSOLIDATED INSURANCE CC	0.00%	314	0	\$18	\$18	\$0	\$0	\$0	0.00%
165	INVESTORS LIFE INSURANCE COMPANY OF	0.00%	288	4	\$611	\$641	\$0	\$0	-\$1	-0.16%
166	JACKSON NATIONAL LIFE INSURANCE COMI	0.00%	201	46	\$45,128	\$102,366	\$0	\$26,864	-\$107,973	-105.48%
167	JEFFERSON NATIONAL LIFE INSURANCE CC	0.00%	179	48	\$97,104	\$99,149	\$0	\$116,932	\$108,206	109.13%
168	JOHN ALDEN LIFE INSURANCE COMPANY	0.03%	122	537	\$729,496	\$727,863	\$0	\$960,634	\$1,594,396	219.05%
169	JOHN HANCOCK LIFE & HEALTH INSURANC	0.00%	196	16	\$59,539	\$58,133	\$0	\$60,272	\$103,676	178.34%
170	JOHN HANCOCK LIFE INSURANCE COMPAN	1.04%	16	13,006	\$23,279,923	\$22,449,020	\$109	\$7,033,857	\$12,973,267	57.79%
171	KANAWHA INSURANCE COMPANY	0.03%	127	2,394	\$647,384	\$649,489	\$0	\$450,876	\$458,500	70.59%
172	KANSAS CITY LIFE INSURANCE COMPANY	0.00%	203	60	\$40,723	\$40,740	\$0	\$103,150	\$50,800	124.69%
173	KNIGHTS OF COLUMBUS	0.10%	80	2,511	\$2,212,522	\$2,214,474	\$0	\$294,103	\$393,181	17.76%
174	LAFAYETTE LIFE INSURANCE COMPANY THI	0.00%	233	4	\$10,633	\$10,633	\$0	\$10,080	\$8,216	77.27%
175	LEADERS LIFE INSURANCE COMPANY	0.00%	302	4	\$167	\$0	\$0	\$0	\$0	N/A
176	LIBERTY LIFE ASSURANCE COMPANY OF B	0.00%	295	2	\$313	\$313	\$0	\$0	\$0	0.00%
177	LIBERTY NATIONAL LIFE INSURANCE COMP	0.06%	98	13,651	\$1,418,085	\$1,414,019	\$0	\$480,609	\$498,669	35.27%
178	LIFE INSURANCE COMPANY OF NORTH AME	0.00%	205	1,613	\$40,332	\$40,332	\$0	\$101,594	\$150,602	373.41%
179	LIFE INSURANCE COMPANY OF THE SOUTH'	0.00%	299	4	\$215	\$215	\$0	\$0	\$0	0.00%
180	LIFESECURE INSURANCE COMPANY	0.00%	184	146	\$80,175	\$80,685	\$0	\$1,057	\$3,297	4.09%
181	LINCOLN BENEFIT LIFE COMPANY	0.18%	62	1,390	\$4,053,435	\$4,197,203	\$0	\$731,931	\$2,188,363	52.14%
182	LINCOLN HERITAGE LIFE INSURANCE COMP	0.00%	186	62	\$80,728	\$80,815	\$0	\$64,390	\$62,474	77.30%
183	LINCOLN LIFE & ANNUITY COMPANY OF NE	0.00%	287	1	\$639	\$671	\$0	\$0	\$0	0.00%
184	LINCOLN NATIONAL LIFE INSURANCE COMP	0.02%	138	403	\$503,701	\$561,402	\$0	\$387,458	\$46,572	8.30%
185	LONGEVITY INSURANCE COMPANY	0.00%	236	8	\$9,080	\$8,763	\$0	\$52,662	\$25,967	296.33%
186	LOYAL AMERICAN LIFE INSURANCE COMP	0.14%	69	5,321	\$3,050,481	\$3,050,208	\$0	\$2,168,661	\$2,205,179	72.30%
187	MADISON NATIONAL LIFE INSURANCE COMI	0.00%	262	8	\$2,169	\$2,124	\$0	\$0	\$6	0.28%
188	MARKEL INSURANCE COMPANY	0.06%	100	332,108	\$1,271,466	\$1,358,846	\$0	\$605,628	\$617,199	45.42%
189	MARQUETTE NATIONAL LIFE INSURANCE C	0.07%	90	1,336	\$1,623,605	\$1,593,305	\$0	\$1,023,609	\$1,062,349	66.68%
190	MASSACHUSETTS MUTUAL LIFE INSURANC	0.42%	36	6,498	\$9,394,170	\$9,649,176	\$339,828	\$6,686,289	\$4,847,063	50.23%
191	MEDAMERICA INSURANCE COMPANY	0.03%	123	562	\$713,094	\$645,084	\$0	\$219,378	\$233,521	36.20%
192	MEDCO CONTAINMENT LIFE INSURANCE CC	0.28%	45	4,603	\$6,200,734	\$6,200,734	\$0	\$8,933,369	\$6,976,076	112.50%
193	MEDICO INSURANCE COMPANY	0.07%	94	1,637	\$1,493,561	\$1,586,635	\$0	\$1,195,037	\$356,950	22.50%
194	MEGA LIFE AND HEALTH INSURANCE COMP	0.01%	156	947	\$221,882	\$229,114	\$0	\$78,319	\$76,155	33.24%
195	MERIT LIFE INSURANCE CO	0.00%	208	384	\$39,671	\$39,670	\$0	\$4,204	\$2,723	6.86%
196	METLIFE INSURANCE COMPANY OF CONNE	0.08%	86	1,394	\$1,779,229	\$2,093,985	\$0	\$2,784,142	\$3,915,768	187.00%
197	METROPOLITAN LIFE INSURANCE COMPAN	0.79%	19	8,033	\$17,682,013	\$14,674,494	\$0	\$2,661,786	\$4,217,264	28.74%
198	MIDLAND NATIONAL LIFE INSURANCE COMF	0.00%	265	16	\$1,946	\$1,988	\$0	\$8,100	\$4,310	216.80%
199	MIDWEST NATIONAL LIFE INSURANCE COMI	0.00%	199	36	\$51,400	\$67,412	\$0	\$44,571	\$47,430	70.36%
200	MINNESOTA LIFE INSURANCE COMPANY	0.04%	118	442	\$804,047	\$837,384	\$0	\$939,439	\$1,052,470	125.69%
201	MODERN WOODMEN OF AMERICA	0.00%	277	9	\$1,154	\$1,176	\$13	\$10,642	\$9,048	769.39%
202	MONUMENTAL LIFE INSURANCE COMPANY	0.02%	144	1,223	\$374,222	\$378,296	\$0	\$365,649	\$405,950	107.31%
203	MONY LIFE INSURANCE COMPANY	0.02%	148	327	\$337,904	\$350,713	\$149,270	\$224,388	\$221,505	63.16%
204	MOTORISTS COMMERCIAL MUTUAL INSURA	0.00%	274	1	\$1,364	\$1,361	\$0	\$18,697	\$18,538	1362.09%
205	MTL INSURANCE COMPANY	0.00%	247	5	\$5,313	\$5,313	\$0	\$0	\$0	0.00%
206	MUTUAL OF OMAHA INSURANCE COMPANY	0.46%	34	12,817	\$10,433,328	\$10,440,246	\$0	\$7,146,675	\$6,921,552	66.30%
207	NATIONAL BENEFIT LIFE INSURANCE COMP	0.00%	308	1	\$65	\$69	\$0	\$0	\$0	0.00%
208	NATIONAL CASUALTY COMPANY	0.00%	270	39	\$1,690	\$1,817	\$0	\$1,210	\$2,476	136.27%
209	NATIONAL FOUNDATION LIFE INSURANCE C	0.00%	210	190	\$37,838	\$38,072	\$0	\$3,375	\$3,506	9.21%
210	NATIONAL GUARDIAN LIFE INSURANCE CON	0.01%	153	85,833	\$251,277	\$249,500	\$0	\$108,467	\$108,467	43.47%
211	NATIONAL HEALTH INSURANCE COMPANY	0.00%	254	13	\$4,152	\$4,152	\$0	\$7,110	\$62,614	1508.04%
212	NATIONAL LIFE INSURANCE COMPANY	0.01%	162	198	\$187,006	\$214,800	\$0	\$188,308	\$174,379	81.18%
213	NATIONAL TEACHERS ASSOCIATES LIFE INS	0.06%	97	6,090	\$1,426,946	\$1,436,820	\$0	\$904,866	\$959,730	66.80%
214	NATIONAL UNION FIRE INSURANCE COMPAI	0.00%	234	15	\$10,535	\$10,535	\$0	\$1,000	\$443	4.21%
215	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	246	6	\$5,945	\$5,945	\$0	\$11,271	\$11,271	189.59%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
216	NEW ENGLAND LIFE INSURANCE COMPANY	0.01%	168	154	\$145,879	\$150,132	\$0	\$58,077	-\$1,563	-1.04%
217	NEW ERA LIFE INSURANCE COMPANY OF THE	0.01%	151	86	\$259,017	\$266,836	\$0	\$164,630	\$135,058	50.61%
218	NEW YORK LIFE INSURANCE COMPANY	0.20%	55	3,354	\$4,581,011	\$4,506,588	\$11,506	\$2,575,542	\$4,427,972	98.26%
219	NORTH AMERICAN COMPANY FOR LIFE AND	0.00%	289	4	\$588	\$863	\$0	\$0	\$0	0.00%
220	NORTH AMERICAN INSURANCE COMPANY	0.40%	37	4,345	\$9,066,394	\$9,119,683	\$0	\$8,485,427	\$8,256,998	90.54%
221	NORTHWESTERN LONG TERM CARE INSURANCE	0.37%	38	3,977	\$8,249,992	\$7,957,765	\$227,833	\$273,108	\$1,247,990	15.68%
222	NORTHWESTERN MUTUAL LIFE INSURANCE	0.92%	17	17,570	\$20,624,579	\$20,581,584	\$5,369,904	\$8,416,203	\$2,914,072	14.16%
223	OHIO NATIONAL LIFE INSURANCE CORPORATION	0.01%	154	211	\$237,458	\$238,271	\$0	\$429,784	\$429,380	180.21%
224	OHIO NATIONAL LIFE INSURANCE COMPANY	0.01%	167	110	\$149,613	\$150,443	\$13,738	\$57,494	\$59,361	39.46%
225	OLD AMERICAN INSURANCE COMPANY	0.00%	206	762	\$40,152	\$42,713	\$0	\$88,315	\$75,320	176.34%
226	OLD REPUBLIC INSURANCE COMPANY	0.00%	180	963	\$96,391	\$75,713	\$0	\$31,312	\$28,697	37.90%
227	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	315	315	\$0	\$0	\$0	\$0	-\$24	N/A
228	OLD SURETY LIFE INSURANCE COMPANY	0.19%	59	3,354	\$4,306,186	\$4,030,555	\$0	\$2,270,452	\$2,548,529	63.23%
229	OXFORD LIFE INSURANCE COMPANY	0.00%	217	12	\$22,771	\$21,514	\$0	\$133,705	\$130,915	608.51%
230	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	192	1,298	\$72,342	\$73,545	\$0	\$37,719	\$38,493	52.34%
231	PACIFICARE LIFE AND HEALTH INSURANCE	0.01%	149	132	\$308,881	\$308,796	\$0	\$169,339	\$172,259	55.78%
232	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	177	76	\$113,552	\$116,274	\$0	\$290,815	\$274,706	236.26%
233	PAUL REVERE LIFE INSURANCE COMPANY	0.19%	58	2,890	\$4,363,315	\$4,607,491	\$0	\$5,421,682	\$5,132,731	111.40%
234	PEKIN LIFE INSURANCE COMPANY	0.00%	178	24	\$110,048	\$109,455	\$0	\$0	\$0	0.00%
235	PENN MUTUAL LIFE INSURANCE COMPANY	0.01%	175	71	\$116,039	\$121,970	\$0	\$77,648	-\$632,203	-518.33%
236	PENNSYLVANIA LIFE INSURANCE COMPANY	5.28%	6	91,858	\$118,568,297	\$118,466,490	\$0	\$93,238,659	\$92,426,118	78.02%
237	PERICO LIFE INSURANCE COMPANY	0.00%	259	25	\$2,769	\$2,752	\$0	\$0	\$0	0.00%
238	PHILADELPHIA AMERICAN LIFE INSURANCE	0.02%	134	1,503	\$530,433	\$513,317	\$0	\$334,556	\$376,071	73.26%
239	PHOENIX LIFE INSURANCE COMPANY	0.00%	183	137	\$85,572	\$84,340	\$0	\$59,482	\$103,316	122.50%
240	PHYSICIANS LIFE INSURANCE COMPANY	0.10%	79	942	\$2,219,251	\$2,235,861	\$0	\$1,523,201	\$1,519,814	67.97%
241	PHYSICIANS MUTUAL INSURANCE COMPANY	0.30%	41	7,693	\$6,806,766	\$6,852,663	\$0	\$4,655,268	\$4,378,018	63.89%
242	PRIMERICA LIFE INSURANCE COMPANY	0.00%	243	17	\$7,382	\$7,153	\$0	\$0	-\$18,120	-253.32%
243	PRINCIPAL LIFE INSURANCE COMPANY	0.22%	51	2,648	\$4,886,884	\$3,681,617	\$0	\$1,224,926	\$1,577,106	42.84%
244	PROFESSIONAL INSURANCE COMPANY	0.02%	140	798	\$473,672	\$475,975	\$0	\$264,582	\$310,421	65.22%
245	PROTECTIVE LIFE INSURANCE COMPANY	0.01%	164	582	\$166,520	\$228,012	\$0	\$156,113	\$166,346	72.95%
246	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.01%	172	36	\$129,469	\$134,293	\$0	\$85,747	\$83,349	62.07%
247	PROVIDENT LIFE AND ACCIDENT INSURANCE	0.77%	21	38,619	\$17,275,798	\$17,650,686	\$0	\$10,133,208	\$10,813,762	61.27%
248	PROVIDENT LIFE AND CASUALTY INSURANCE	0.01%	161	97	\$196,725	\$205,697	\$0	\$159,340	\$203,805	99.08%
249	PRUDENTIAL INSURANCE COMPANY OF AMERICA	0.14%	67	2,165	\$3,240,118	\$3,100,141	\$0	\$1,055,981	\$1,450,387	46.78%
250	PYRAMID LIFE INSURANCE COMPANY	0.63%	25	1,735	\$14,057,429	\$13,769,603	\$0	\$13,194,489	\$11,621,613	84.40%
251	REASSURE AMERICA LIFE INSURANCE COMPANY	0.05%	102	1,258	\$1,196,134	\$1,304,384	\$0	\$2,327,322	\$2,459,646	188.57%
252	RELIABLE LIFE INSURANCE COMPANY	0.02%	145	4,533	\$363,317	\$366,115	\$0	\$91,313	\$115,071	31.43%
253	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.00%	257	26	\$3,760	\$3,760	\$0	\$0	\$0	0.00%
254	RELIASTAR LIFE INSURANCE COMPANY	0.00%	251	10	\$4,752	\$4,597	\$0	\$0	-\$2,866	-62.35%
255	RELIASTAR LIFE INSURANCE COMPANY OF AMERICA	0.00%	209	52	\$39,605	\$39,779	\$0	\$10,160	\$8,542	21.47%
256	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY	0.04%	115	1,903	\$848,100	\$848,100	\$0	\$618,597	\$618,597	72.94%
257	RESERVE NATIONAL INSURANCE COMPANY	0.35%	39	6,455	\$7,772,192	\$7,946,079	\$0	\$4,486,857	\$4,319,496	54.36%
258	RIVERSOURCE LIFE INSURANCE COMPANY	0.25%	47	4,768	\$5,541,285	\$5,541,700	\$0	\$4,394,794	\$4,431,585	79.97%
259	ROYAL ARCANUM SUPREME COUNCIL OF AMERICA	0.00%	313	1	\$28	\$0	\$0	\$0	\$0	N/A
260	ROYAL NEIGHBORS OF AMERICA	0.04%	111	669	\$928,213	\$965,578	\$0	\$591,877	\$552,692	57.24%
261	SAGICOR LIFE INSURANCE COMPANY	0.00%	272	2	\$1,451	\$1,521	\$0	\$0	\$0	0.00%
262	SEARS LIFE INSURANCE COMPANY	0.00%	276	7	\$1,160	\$985	\$0	\$0	\$0	0.00%
263	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	269	6	\$1,715	\$1,712	\$0	\$0	\$0	0.00%
264	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	267	5	\$1,811	\$1,962	\$0	\$0	\$0	0.00%
265	SECURITY MUTUAL LIFE INSURANCE COMPANY	0.00%	284	2	\$763	\$763	\$0	\$0	\$0	0.00%
266	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	275	63	\$1,361	\$1,428	\$0	\$0	\$0	0.00%
267	SENIOR HEALTH INSURANCE COMPANY OF AMERICA	0.21%	53	2,619	\$4,702,059	\$5,810,790	\$0	\$7,827,080	\$7,333,240	126.20%
268	SENTRY LIFE INSURANCE COMPANY (L&H A)	0.00%	293	3	\$350	\$355	\$0	\$0	-\$62	-17.46%
269	SETTLERS LIFE INSURANCE COMPANY	0.00%	220	6	\$20,663	\$20,585	\$0	\$0	\$0	0.00%
270	SHELTER LIFE INSURANCE COMPANY	0.03%	128	515	\$637,559	\$637,161	\$0	\$895,520	\$1,126,750	176.84%
271	SILVERSCRIPT INSURANCE COMPANY	1.07%	14	21,858	\$24,021,870	\$24,223,169	\$0	\$22,903,043	\$22,738,464	93.87%
272	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	300	61	\$207	\$207	\$0	\$0	\$0	0.00%
273	SONS OF NORWAY	0.00%	311	1	\$37	\$39	\$0	\$0	\$0	0.00%
274	STANDARD INSURANCE COMPANY	0.11%	76	1,577	\$2,543,625	\$2,531,786	\$0	\$715,768	\$726,655	28.70%
275	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.15%	66	2,721	\$3,278,304	\$3,424,506	\$0	\$2,544,410	\$1,971,806	57.58%
276	STANDARD LIFE AND CASUALTY COMPANY	0.00%	292	1	\$376	\$373	\$0	\$50	\$50	13.40%
277	STAROUNT LIFE INSURANCE COMPANY	0.00%	248	65	\$5,214	\$5,190	\$0	\$0	\$0	0.00%
278	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1.04%	15	27,699	\$23,354,138	\$18,318,682	\$716	\$13,575,403	\$13,149,792	71.78%
279	STATE LIFE INSURANCE COMPANY	0.04%	119	352	\$803,780	\$831,437	\$0	\$321,555	\$547,215	65.82%
280	STATE MUTUAL INSURANCE COMPANY	0.03%	126	186	\$654,504	\$667,767	\$0	\$418,412	\$410,972	61.54%
281	STERLING INVESTORS LIFE INSURANCE COMPANY	0.07%	89	878	\$1,642,445	\$1,716,508	\$0	\$1,061,271	\$1,051,379	61.25%
282	STERLING LIFE INSURANCE COMPANY	0.53%	29	3,000	\$11,834,534	\$11,240,278	\$0	\$11,351,546	\$10,955,254	97.46%
283	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	304	1	\$112	\$112	\$0	\$0	\$0	0.00%
284	STONEBRIDGE LIFE INSURANCE COMPANY	0.10%	77	5,174	\$2,289,105	\$2,269,730	\$0	\$3,186,526	\$2,847,033	125.43%
285	SYMETRA LIFE INSURANCE COMPANY	0.00%	221	31	\$19,602	\$20,486	\$0	\$2,880	\$2,640	12.89%
286	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	0.01%	158	166	\$212,529	\$209,924	\$0	\$297,655	\$297,655	141.79%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
287	THRIVENT FINANCIAL FOR LUTHERANS	0.50%	32	8,301	\$11,164,714	\$11,675,687	\$165,889	\$10,493,505	\$12,755,055	109.24%
288	TIAA-CREF LIFE INSURANCE COMPANY	0.01%	174	75	\$118,825	\$118,492	\$0	\$95,059	\$95,059	80.22%
289	TIG INSURANCE COMPANY	0.00%	315	0	\$0	\$0	\$0	\$0	-\$31,796	N/A
290	TIME INSURANCE COMPANY	0.14%	68	5,383	\$3,180,106	\$3,236,970	\$0	\$3,290,830	\$3,897,548	120.41%
291	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	281	13	\$889	\$888	\$0	\$25	-\$20	-2.25%
292	TRANSAMERICA LIFE INSURANCE COMPANY	0.46%	35	10,840	\$10,416,601	\$10,412,128	\$0	\$7,934,324	\$9,792,499	94.05%
293	TRAVELERS INDEMNITY COMPANY	0.00%	315	0	\$0	\$339	\$0	\$0	\$119	35.10%
294	TRAVELERS PROTECTIVE ASSOCIATION OF	0.00%	215	2,840	\$24,908	\$24,908	\$0	\$72,338	\$72,338	290.42%
295	TRUSTMARK INSURANCE COMPANY	0.01%	165	495	\$162,428	\$163,211	\$0	\$92,503	\$76,857	47.09%
296	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	204	114	\$40,720	\$50,521	\$0	\$272,948	\$228,133	451.56%
297	UNIFIED LIFE INSURANCE COMPANY	0.01%	166	383	\$149,925	\$152,270	\$0	\$98,320	\$99,681	65.46%
298	UNION BANKERS INSURANCE COMPANY	0.05%	107	450	\$1,035,711	\$1,068,852	\$0	\$989,454	\$985,596	92.21%
299	UNION CENTRAL LIFE INSURANCE COMPANY	0.07%	92	1,108	\$1,542,899	\$1,568,801	\$0	\$623,558	\$1,031,251	65.73%
300	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	200	358	\$47,255	\$47,214	\$0	\$23,592	\$21,995	46.59%
301	UNION LABOR LIFE INSURANCE COMPANY	0.00%	211	41	\$35,578	\$36,172	\$0	\$97,045	\$90,985	251.53%
302	UNION SECURITY INSURANCE COMPANY	0.08%	85	1,324	\$1,790,902	\$1,806,899	\$0	\$870,778	\$1,292,206	71.52%
303	UNITED AMERICAN INSURANCE COMPANY	0.51%	31	8,090	\$11,422,641	\$11,529,034	\$0	\$7,988,455	\$7,799,177	67.65%
304	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.02%	143	579	\$392,008	\$397,167	\$0	\$232,098	\$224,745	56.59%
305	UNITED CONCORDIA LIFE AND HEALTH INSURANCE COMPANY	0.00%	225	67	\$14,487	\$14,487	\$0	\$9,044	\$9,441	65.17%
306	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	305	2	\$107	\$308	\$0	\$0	\$308	100.00%
307	UNITED HOME LIFE INSURANCE COMPANY	0.00%	283	2	\$806	\$798	\$0	\$10,000	\$10,194	1277.44%
308	UNITED INSURANCE COMPANY OF AMERICA	0.00%	193	547	\$69,549	\$70,695	\$0	\$24,042	\$26,157	37.00%
309	UNITED LIFE INSURANCE COMPANY	0.00%	222	39	\$16,893	\$17,240	\$0	\$22,296	\$11,207	65.01%
310	UNITED NATIONAL LIFE INSURANCE COMPANY	0.02%	137	295	\$505,661	\$457,271	\$0	\$269,946	\$314,747	68.83%
311	UNITED OF OMAHA LIFE INSURANCE COMPANY	3.70%	8	49,664	\$83,249,160	\$81,911,551	\$0	\$69,478,644	\$72,320,943	88.29%
312	UNITED SECURITY ASSURANCE COMPANY	0.06%	96	732	\$1,436,783	\$1,378,135	\$0	\$635,889	\$691,606	50.18%
313	UNITED SECURITY LIFE AND HEALTH INSURANCE COMPANY	0.00%	230	61	\$11,530	\$11,327	\$0	\$0	\$1,000	8.83%
314	UNITED STATES LIFE INSURANCE COMPANY	0.00%	252	2	\$4,669	\$4,269	\$0	\$13,263	\$13,262	310.66%
315	UNITED TEACHER ASSOCIATES INSURANCE	0.11%	75	2,152	\$2,547,319	\$2,561,238	\$0	\$1,506,967	\$1,586,621	61.95%
316	UNITED WORLD LIFE INSURANCE COMPANY	0.28%	44	2,073	\$6,315,080	\$6,527,392	\$0	\$4,725,554	\$4,544,967	69.63%
317	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	266	8	\$1,823	\$1,823	\$0	\$13,819	\$0	0.00%
318	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	0.00%	315	0	\$3,345	\$9,599	\$0	\$38,147	\$6,121	63.77%
319	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.20%	57	3,633	\$4,414,324	\$4,742,752	\$0	\$4,953,180	\$5,553,879	117.10%
320	USAA LIFE INSURANCE COMPANY	0.10%	78	1,048	\$2,228,084	\$2,225,033	\$0	\$1,442,126	\$1,406,368	63.21%
321	USABLE LIFE	0.02%	147	1,262	\$350,450	\$350,450	\$0	\$63,015	\$63,015	17.98%
322	WASHINGTON NATIONAL INSURANCE COMPANY	0.74%	22	23,342	\$16,657,261	\$16,917,992	\$0	\$10,060,903	\$10,682,663	63.14%
323	WELLCARE HEALTH INSURANCE OF ARIZONA	0.00%	185	0	\$80,798	\$80,798	\$0	\$189,483	-\$240,172	-297.25%
324	WELLCARE PRESCRIPTION INSURANCE INC	0.73%	23	13,516	\$16,465,669	\$16,465,669	\$0	\$8,477,997	\$8,235,991	50.02%
325	WEST COAST LIFE INSURANCE COMPANY	0.00%	309	1	\$52	\$52	\$0	\$3,600	\$3,018	5803.85%
326	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.04%	117	2,707	\$825,915	\$826,278	\$0	\$726,630	\$726,284	87.90%
327	WILTON REASSURANCE LIFE COMPANY OF AMERICA	0.00%	312	1	\$34	\$34	\$0	\$0	\$0	0.00%
328	WOODMEN OF THE WORLD LIFE INSURANCE COMPANY	0.00%	198	160	\$53,091	\$53,304	\$1,680	\$2,520	\$2,331	4.37%
329	WORLD CORP INSURANCE COMPANY	0.00%	182	42	\$92,318	\$95,305	\$0	\$101,710	\$98,393	103.24%
330	WORLD INSURANCE COMPANY	0.01%	159	255	\$207,791	\$345,666	\$0	\$223,711	\$222,731	64.44%
TOTAL		100.00%		2,389,391	\$2,247,670,131	\$2,215,417,497	\$6,314,541	\$1,648,181,879	\$1,688,161,015	76.20%

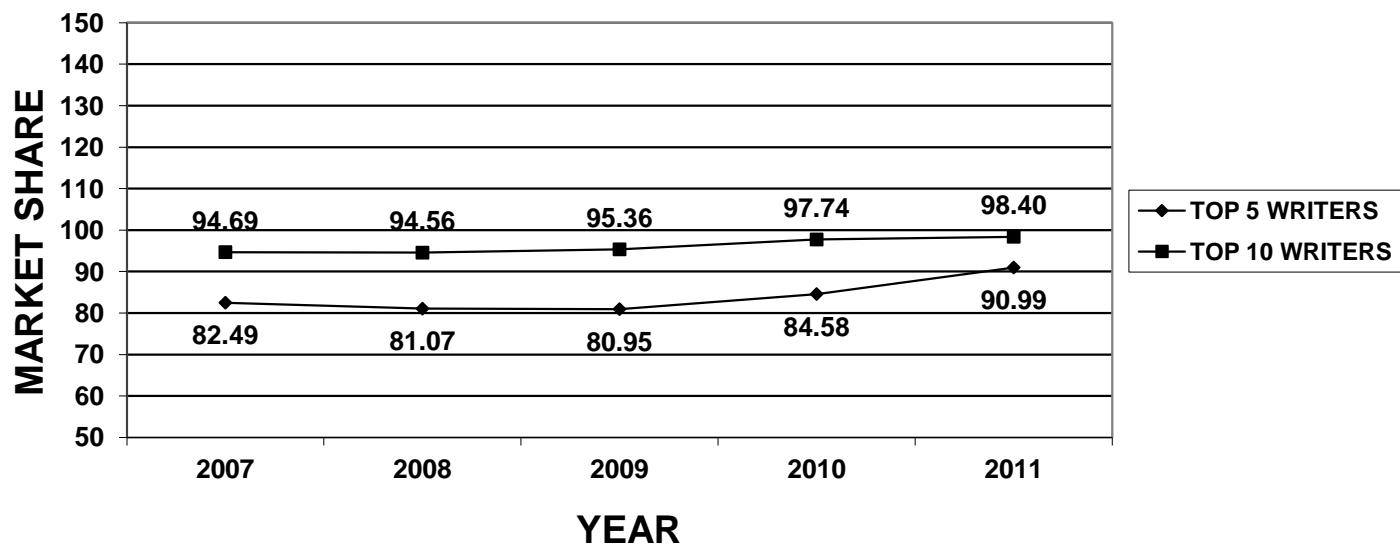
**GROUP  
ACCIDENT & HEALTH  
INSURANCE  
BY LINE OF BUSINESS  
BY COMPANY**

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE  
(SMALL EMPLOYER 2 - 50 EMPLOYEES)**

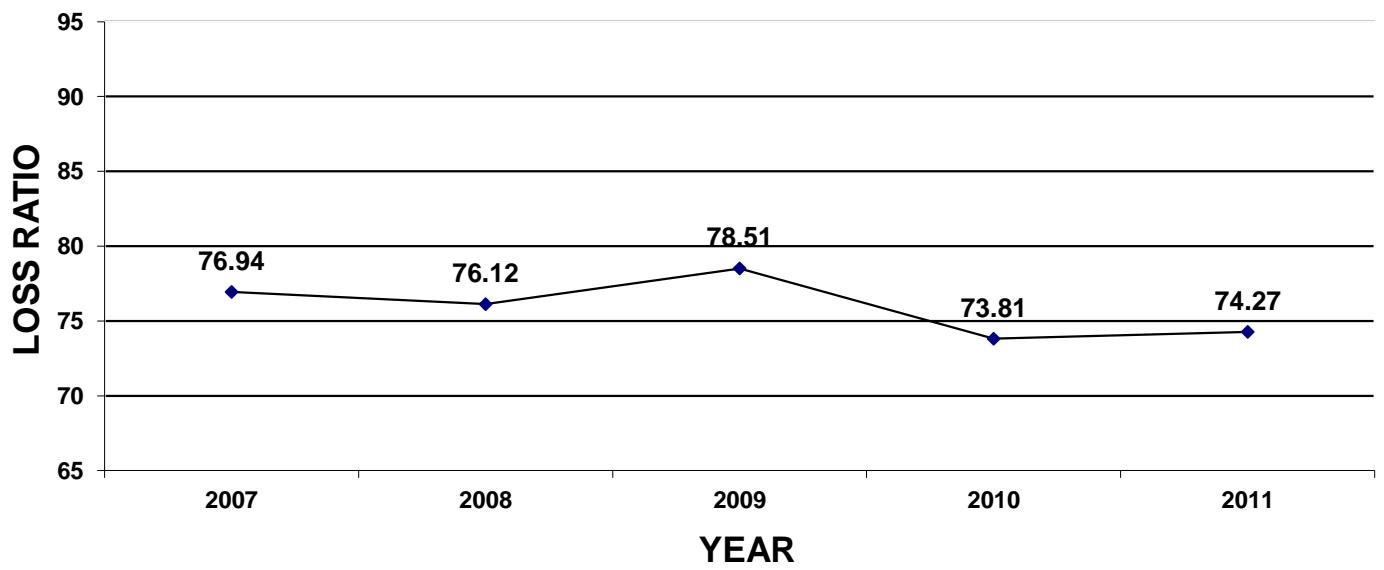
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
1	AETNA LIFE INSURANCE COMPANY	2.22%	6	8,126	\$27,532,097	\$27,532,097	\$0	\$20,962,710	\$23,060,808	83.76%	
2	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.16%	13	608	\$2,011,586	\$2,011,586	\$0	\$2,306,419	\$2,168,760	107.81%	
3	AMEX ASSURANCE COMPANY	0.05%	17	0	\$610,339	\$616,864	\$0	\$27,297	\$39,243	6.36%	
4	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	24	8	\$7,085	\$7,100	\$0	\$19,094	-\$9,185	-129.37%	
5	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	10.88%	4	34,571	\$135,056,000	\$135,056,000	\$0	\$96,348,000	\$97,697,000	72.34%	
6	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	25	0	\$1,024	\$1,061	\$0	\$103	-\$53	-5.00%	
7	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.00%	26	0	\$0	\$0	\$0	\$7,941	-\$7,907	N/A	
8	CONNECTICUT GENERAL LIFE INS CO	0.07%	15	240	\$906,449	\$883,160	\$0	\$4,073,045	\$3,795,717	429.79%	
9	CONTINENTAL AMERICAN INSURANCE COMPANY	0.01%	21	0	\$84,056	\$84,056	\$0	\$0	\$0	0.00%	
10	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	26	0	\$0	\$0	\$0	\$399	\$276	N/A	
11	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	17.82%	2	62,383	\$221,070,945	\$221,070,945	\$0	\$171,349,329	\$175,049,768	79.18%	
12	COX HEALTH SYSTEMS INSURANCE COMPANY	1.49%	8	4,952	\$18,438,275	\$18,438,275	\$0	\$16,225,793	\$16,155,693	87.62%	
13	FEDERATED MUTUAL INSURANCE COMPANY	1.71%	7	5,583	\$21,224,633	\$21,224,633	\$0	\$13,710,865	\$14,077,607	66.33%	
14	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.04%	18	60	\$527,176	\$527,176	\$0	\$501,073	\$428,025	81.19%	
15	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.04%	19	30	\$480,039	\$491,980	\$0	\$397,717	\$181,356	36.86%	
16	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	41.32%	1	137,237	\$512,751,932	\$493,197,284	\$0	\$364,642,170	\$363,045,328	73.61%	
17	HUMANA INSURANCE COMPANY	4.13%	5	13,903	\$51,192,587	\$49,650,545	\$0	\$47,711,167	\$36,928,807	74.38%	
18	JOHN ALDEN LIFE INSURANCE COMPANY	1.11%	9	3,737	\$13,749,633	\$13,731,802	\$0	\$15,866,832	\$15,650,145	113.97%	
19	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	23	2	\$11,523	\$11,550	\$0	\$36,466	\$40,196	348.02%	
20	MADISON NATIONAL LIFE INSURANCE COMPANY I	0.11%	14	318	\$1,389,501	\$1,273,316	\$0	\$591,537	\$633,278	49.73%	
21	PRINCIPAL LIFE INSURANCE COMPANY	0.72%	11	432	\$8,983,453	\$9,129,147	\$0	\$9,483,242	\$8,566,244	93.83%	
22	STANDARD SECURITY LIFE INSURANCE COMPANY	0.02%	20	97	\$222,309	\$201,345	\$0	\$112,688	\$112,688	55.97%	
23	TIME INSURANCE COMPANY	0.30%	12	979	\$3,710,889	\$3,643,776	\$0	\$1,870,308	\$1,888,756	51.84%	
24	TRUSTMARK LIFE INSURANCE COMPANY	0.89%	10	2,151	\$11,022,433	\$10,736,079	\$0	\$8,764,048	\$8,977,365	83.62%	
25	UNION SECURITY INSURANCE COMPANY	0.07%	16	46	\$879,868	\$960,086	\$0	\$713,148	\$509,041	53.02%	
26	UNITED HEALTHCARE INSURANCE COMPANY	16.84%	3	66,170	\$209,014,454	\$209,014,454	\$0	\$136,760,942	\$136,760,942	65.43%	
27	WORLD INSURANCE COMPANY	0.00%	22	7	\$40,928	\$39,331	\$0	\$13,648	\$15,793	40.15%	
TOTAL		100.00%		341,640	\$1,240,919,214	\$1,219,533,648		\$0	\$912,495,981	\$905,765,691	74.27%

**MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE  
(SMALL EMPLOYER 2 - 50 EMPLOYEES)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

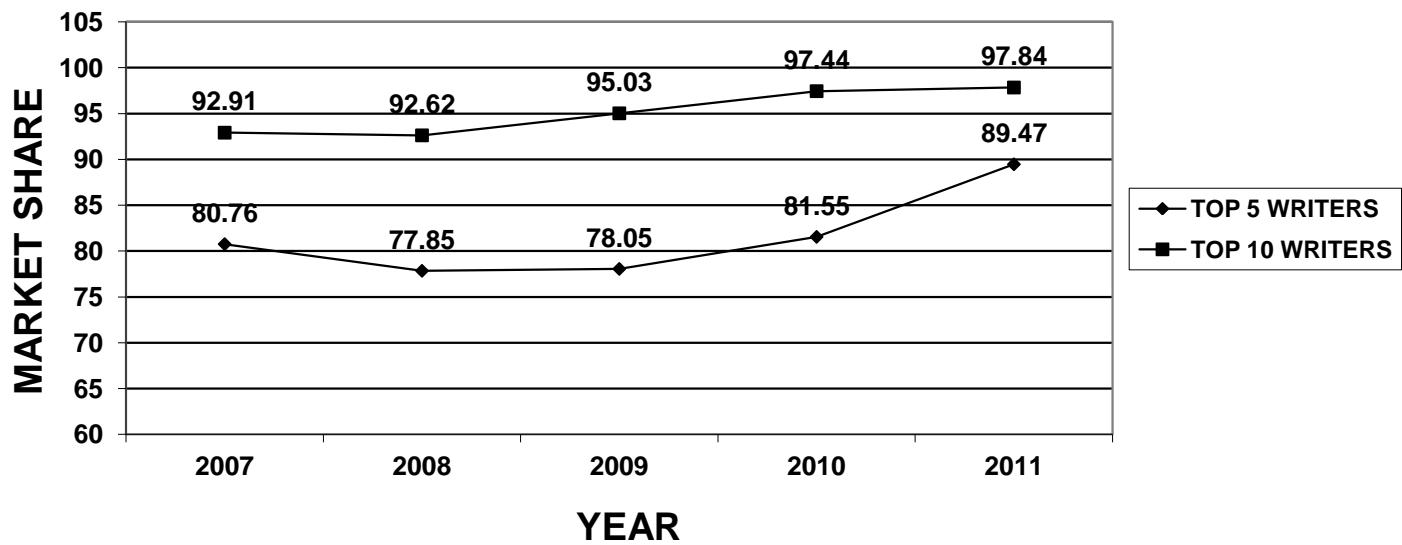


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE  
(SMALL EMPLOYER 3 - 25 EMPLOYEES)**

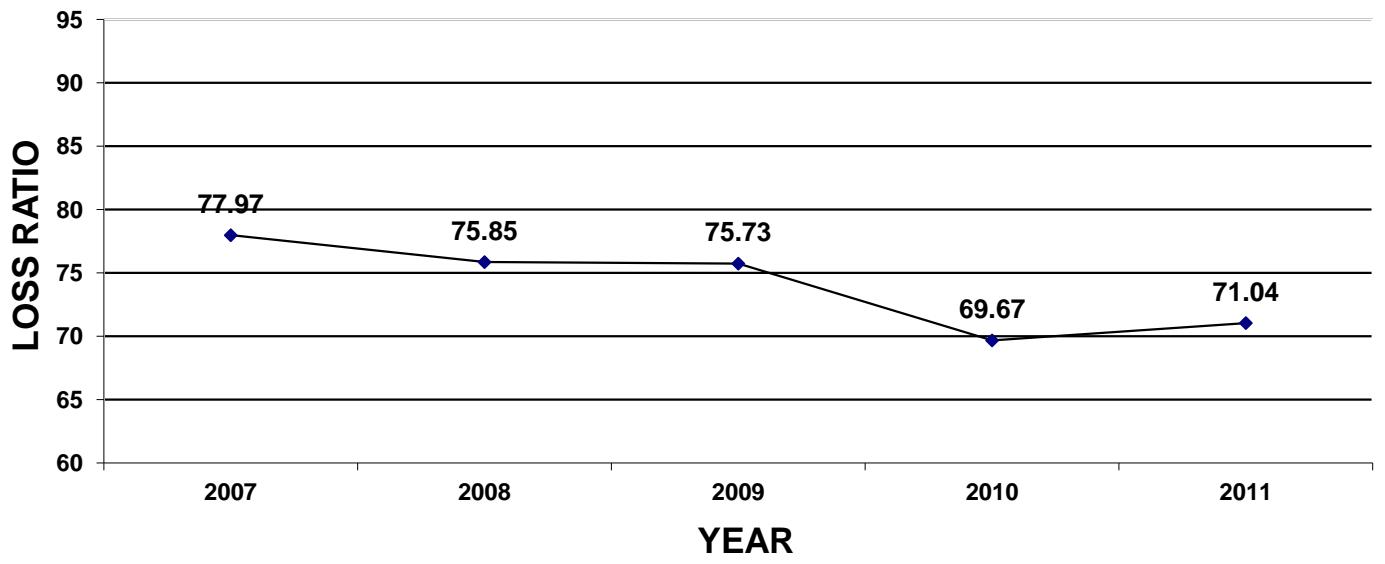
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
1	AETNA LIFE INSURANCE COMPANY	2.42%	6	5,341	\$18,304,808	\$18,304,808	\$0	\$13,475,663	\$14,770,945	80.69%	
2	AMERICAN ALTERNATIVE INSURANCE CORPORA	0.27%	13	608	\$2,011,586	\$2,011,586	\$0	\$2,306,419	\$211,512	10.51%	
3	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	21	8	\$7,085	\$7,100	\$0	\$19,094	-\$9,185	-129.37%	
4	BLUE CROSS AND BLUE SHIELD OF KANSAS CIT'	12.61%	4	21,943	\$95,223,000	\$95,223,000	\$0	\$65,917,000	\$66,840,000	70.19%	
5	COVENTRY HEALTH AND LIFE INSURANCE COMPF	16.47%	3	33,962	\$124,378,855	\$124,378,855	\$0	\$86,278,494	\$88,425,664	71.09%	
6	COX HEALTH SYSTEMS INSURANCE COMPANY	1.38%	8	2,694	\$10,402,144	\$10,402,144	\$0	\$7,835,388	\$7,801,537	75.00%	
7	FEDERATED MUTUAL INSURANCE COMPANY	2.16%	7	4,202	\$16,281,296	\$16,281,296	\$0	\$10,037,935	\$10,306,432	63.30%	
8	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.07%	16	60	\$527,176	\$527,176	\$0	\$501,073	\$428,025	81.19%	
9	GUARDIAN LIFE INSURANCE COMPANY OF AMER	0.02%	18	30	\$161,478	\$155,519	\$0	\$227,423	\$202,543	130.24%	
10	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	34.82%	1	70,472	\$263,028,950	\$252,997,904	\$0	\$187,052,337	\$186,233,197	73.61%	
11	HUMANA INSURANCE COMPANY	5.76%	5	11,818	\$43,513,699	\$42,202,963	\$0	\$40,554,492	\$31,389,486	74.38%	
12	JOHN ALDEN LIFE INSURANCE COMPANY	1.31%	9	2,619	\$9,864,148	\$9,823,043	\$0	\$9,509,767	\$9,377,228	95.46%	
13	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	20	2	\$11,523	\$11,550	\$0	\$36,466	\$40,196	348.02%	
14	MADISON NATIONAL LIFE INSURANCE COMPANY	0.18%	14	318	\$1,389,501	\$1,273,316	\$0	\$591,537	\$633,278	49.73%	
15	PRINCIPAL LIFE INSURANCE COMPANY	1.08%	11	432	\$8,131,215	\$8,506,228	\$0	\$9,056,452	\$8,180,723	96.17%	
16	STANDARD SECURITY LIFE INSURANCE COMPAN	0.03%	17	97	\$222,309	\$201,345	\$0	\$0	\$0	0.00%	
17	TIME INSURANCE COMPANY	0.39%	12	761	\$2,948,565	\$2,883,267	\$0	\$1,375,769	\$1,389,339	48.19%	
18	TRUSTMARK LIFE INSURANCE COMPANY	1.11%	10	1,554	\$8,388,915	\$8,179,486	\$0	\$7,013,096	\$7,183,795	87.83%	
19	UNION SECURITY INSURANCE COMPANY	0.11%	15	44	\$855,911	\$932,233	\$0	\$709,261	\$506,266	54.31%	
20	UNITED HEALTHCARE INSURANCE COMPANY	19.81%	2	45,532	\$149,608,375	\$149,608,375	\$0	\$94,579,719	\$94,579,718	63.22%	
21	WORLD INSURANCE COMPANY	0.01%	19	7	\$40,928	\$39,331	\$0	\$13,648	\$15,865	40.34%	
	<b>TOTAL</b>	<b>100.00%</b>		<b>202,504</b>	<b>\$755,301,467</b>	<b>\$743,950,525</b>		<b>\$0</b>	<b>\$537,091,033</b>	<b>\$528,506,564</b>	<b>71.04%</b>

**MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE  
(SMALL EMPLOYER 3 - 25 EMPLOYEES)**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

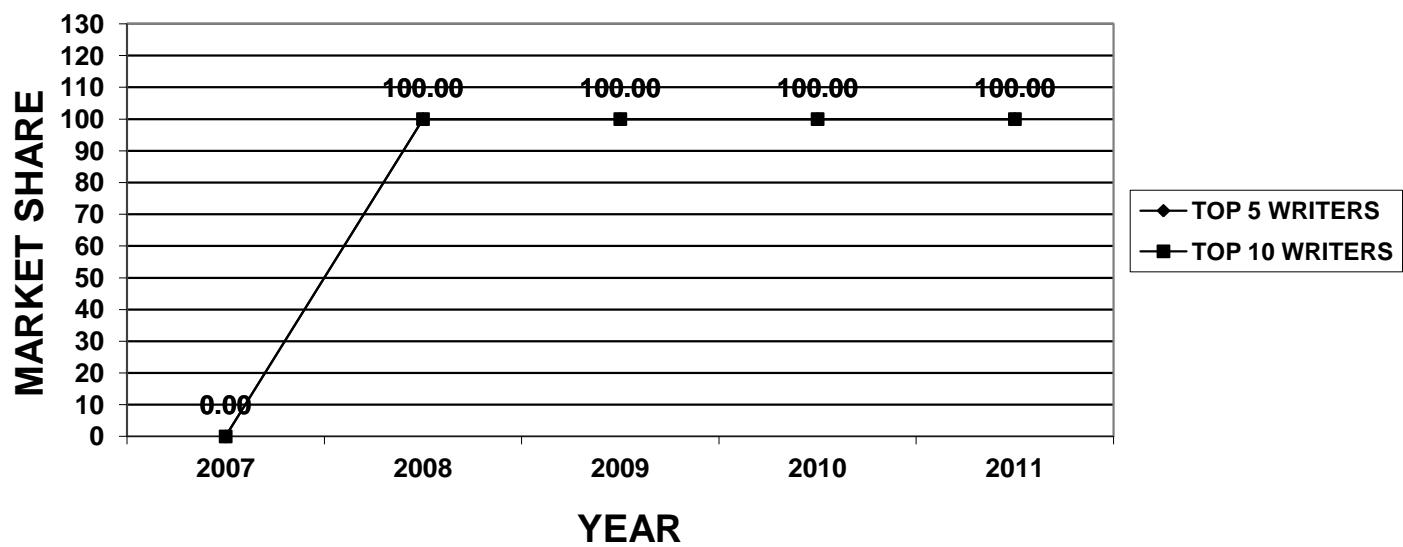


**2011 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE**  
**(SMALL EMPLOYER 3 - 25 EMPLOYEES) in associations with rate differentials NOT exceeding 20 percent**

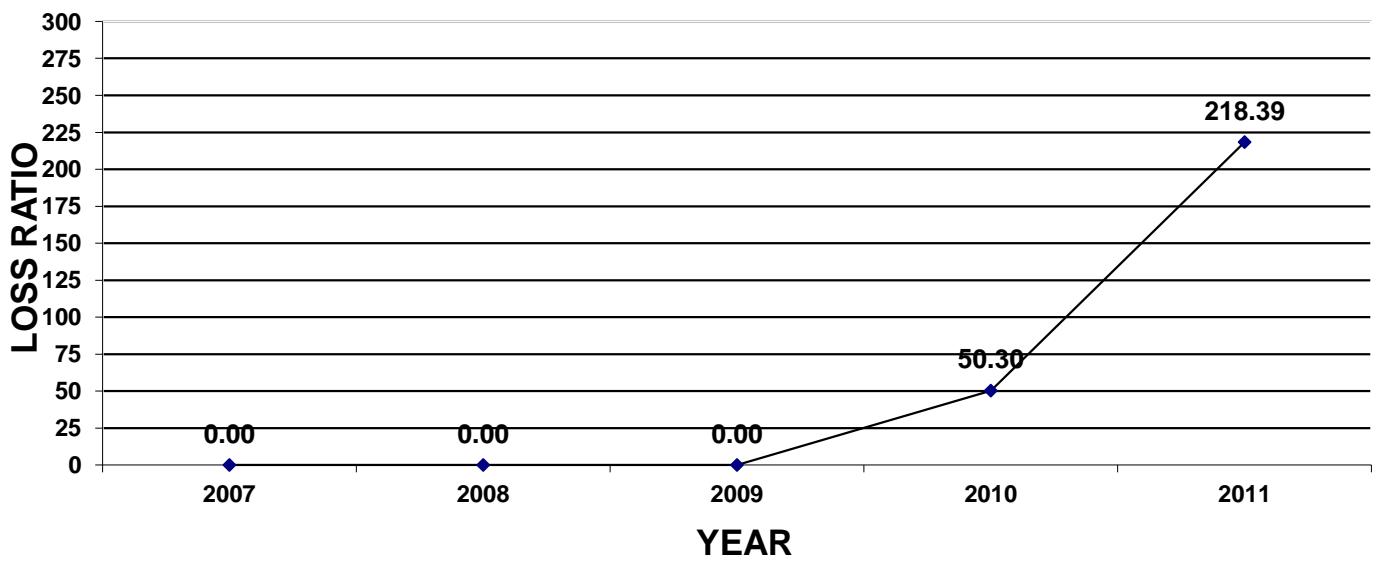
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRUSTMARK LIFE INSURANCE COMPANY	3.28%	2	0	\$1,390	\$1,354	\$0	\$71,252	\$72,987	5390.47%
2	WORLD INSURANCE COMPANY	96.72%	1	7	\$40,928	\$39,331	\$0	\$13,648	\$15,865	40.34%
	TOTAL	100.00%		7	\$42,318	\$40,685	\$0	\$84,900	\$88,852	218.39%

**MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE**  
**(SMALL EMPLOYER 3 - 25 EMPLOYEES) In Associations with Rate Differentials not exceeding 20%**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

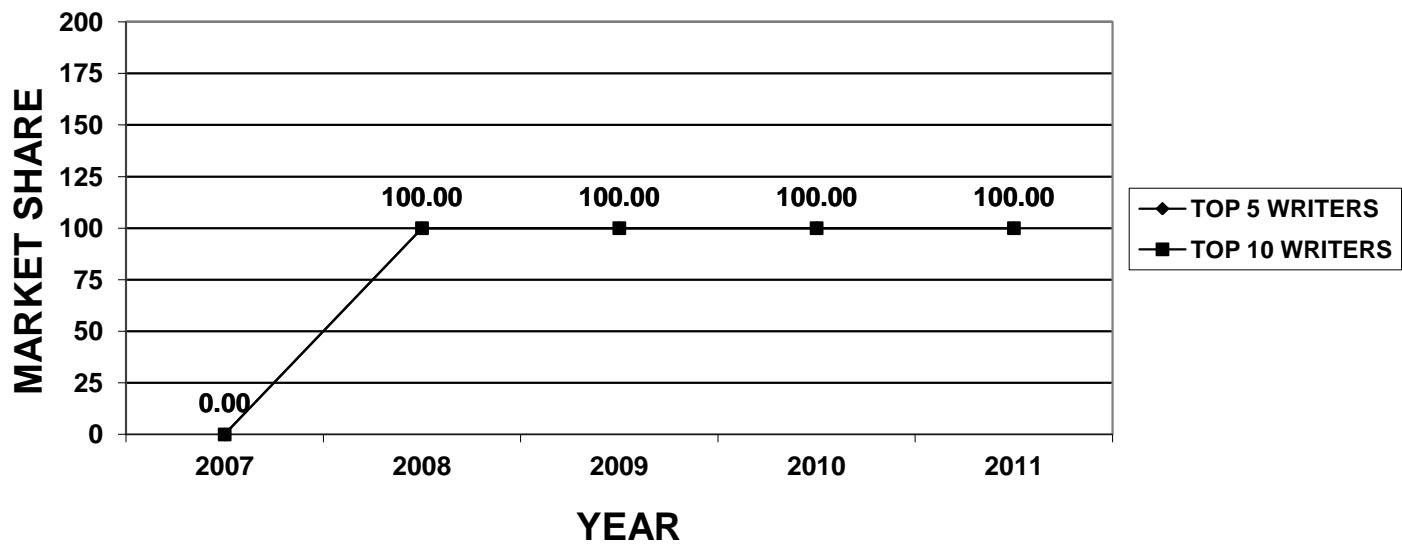


**2011 ACCIDENT AND HEALTH INSURANCE**  
**TOTALS BY LINE OF BUSINESS - GROUP COMPREHENSIVE MEDICAL EXPENSE**  
**(LARGE EMPLOYERS) in association plans with rate differentials NOT exceeding 20 percent**

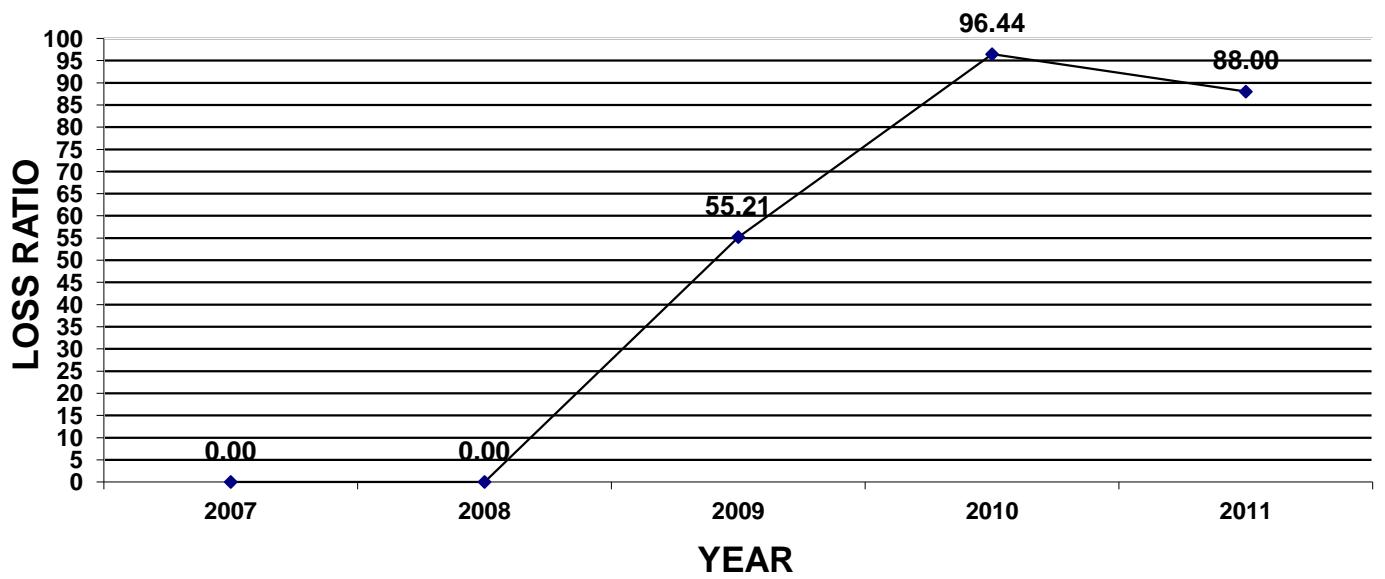
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	COVENTRY HEALTH AND LIFE INSURANCE COMP	100.00%	1	12,688	\$30,861,343	\$30,861,343	\$0	\$27,158,602	\$27,158,602	88.00%
	TOTAL	100.00%		12,688	\$30,861,343	\$30,861,343	\$0	\$27,158,602	\$27,158,602	88.00%

**MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE**  
**(LARGE EMPLOYERS) In Association Plans with Rate Differentials not exceeding 20%**

**MARKET SHARE OF TOP 5 AND TOP 10 WRITERS**



**5 YEAR LOSS RATIO**

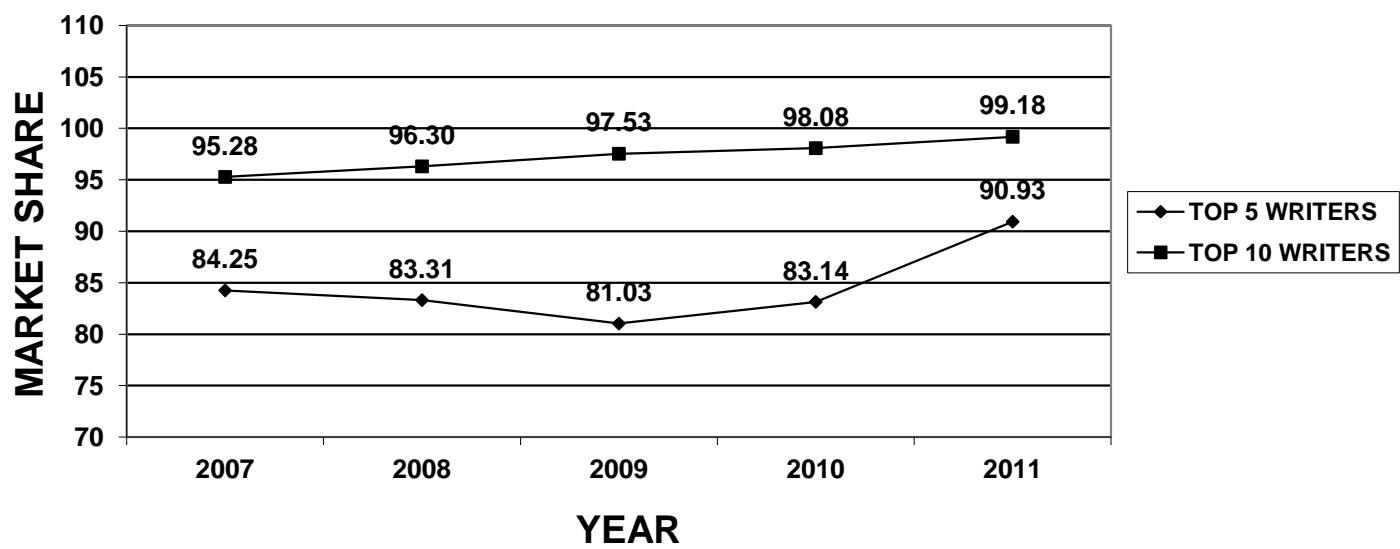


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - LARGE EMPLOYER /UNION**

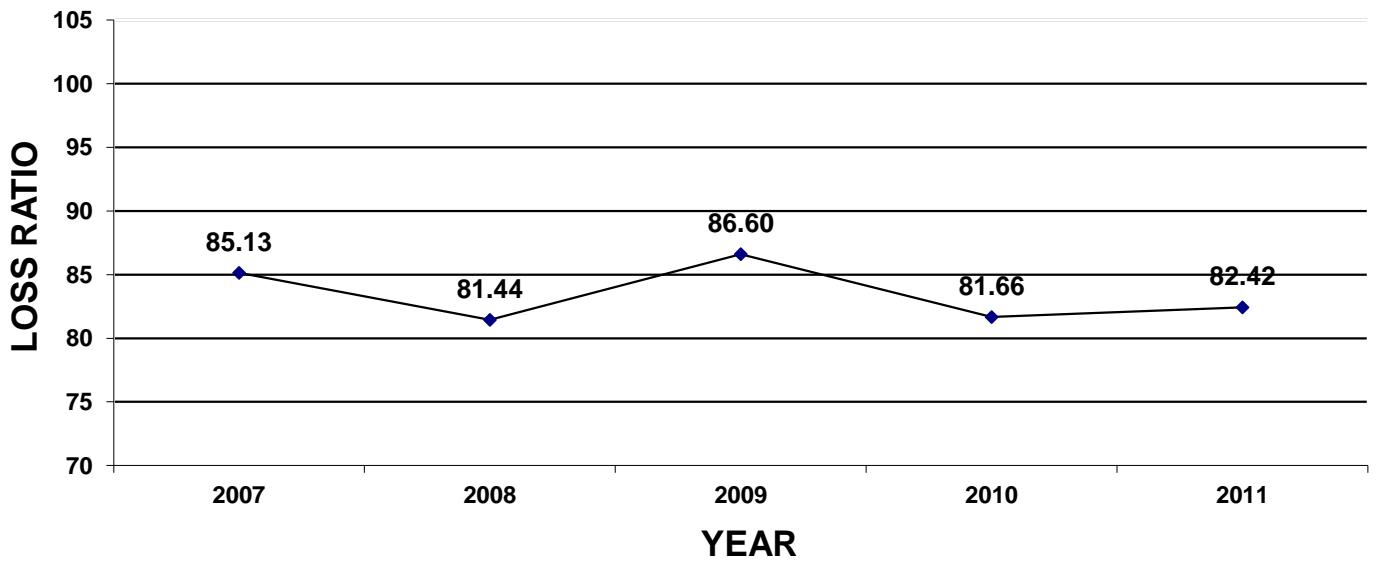
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA HEALTH INSURANCE COMPANY	0.01%	26	446	\$129,756	\$129,756	\$0	\$46,525	\$50,029	38.56%
2	AETNA LIFE INSURANCE COMPANY	3.61%	6	16,640	\$73,761,671	\$73,177,556	\$0	\$55,567,936	\$50,459,348	68.95%
3	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.01%	27	0	\$128,747	\$128,747	\$0	\$51,979	\$90,771	70.50%
4	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.09%	14	279	\$1,817,629	\$1,817,629	\$0	\$1,931,164	\$1,792,062	98.59%
5	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.06%	16	940	\$1,187,457	\$1,157,409	\$0	\$847,768	\$776,588	67.10%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.10%	13	1,523	\$2,128,057	\$1,035,995	\$0	\$5,572,593	\$5,073,860	489.76%
7	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	31	0	\$0	\$0	\$0	\$53,688	\$53,688	N/A
8	BCS INSURANCE COMPANY	0.01%	25	398	\$171,328	\$171,246	\$0	\$30,410	\$79,820	46.61%
9	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	14.00%	4	70,345	\$286,044,264	\$286,044,264	\$0	\$244,254,402	\$241,679,855	84.49%
10	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	29	43	\$84,682	\$48,056	\$0	\$17,008	\$22,355	46.52%
11	CONNECTICUT GENERAL LIFE INS CO	5.61%	5	32,973	\$114,699,542	\$105,468,780	\$0	\$95,868,503	\$95,411,187	90.46%
12	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	15.22%	3	79,294	\$311,126,676	\$311,126,676	\$0	\$251,289,086	\$257,072,629	82.63%
13	COX HEALTH SYSTEMS INSURANCE COMPANY	2.98%	7	18,390	\$60,936,480	\$60,936,480	\$0	\$52,192,814	\$51,967,329	85.28%
14	FEDERATED MUTUAL INSURANCE COMPANY	0.12%	11	681	\$2,511,830	\$2,511,830	\$0	\$1,969,047	\$2,021,715	80.49%
15	GREAT WEST LIFE ASSURANCE COMPANY	0.01%	28	35	\$113,629	\$113,629	\$0	\$662	\$647	0.57%
16	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.00%	30	0	\$8,841	\$6,292	\$0	\$9,585	\$6,943	110.35%
17	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.03%	19	0	\$590,214	\$604,897	\$0	\$517,957	\$236,184	39.05%
18	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	32.08%	1	177,115	\$655,684,298	\$656,496,008	\$0	\$513,619,898	\$521,086,354	79.37%
19	HUMANA INSURANCE COMPANY	0.67%	8	3,494	\$13,771,688	\$13,356,852	\$0	\$350,967	\$11,589,841	86.77%
20	JOHN ALDEN LIFE INSURANCE COMPANY	0.05%	17	456	\$1,103,677	\$1,125,766	\$0	\$1,007,462	\$993,422	88.24%
21	METROPOLITAN LIFE INSURANCE COMPANY	0.01%	23	2,723	\$239,748	\$202,599	\$0	\$43,154	\$54,374	26.84%
22	PAN-AMERICAN LIFE INSURANCE COMPANY	0.02%	22	0	\$396,806	\$408,655	\$0	\$462,526	\$482,817	118.15%
23	PRINCIPAL LIFE INSURANCE COMPANY	0.08%	15	116	\$1,667,327	\$1,982,927	\$0	\$3,208,532	\$2,898,277	146.16%
24	SHELTER LIFE INSURANCE COMPANY	0.55%	9	1,739	\$11,280,160	\$12,095,899	\$0	\$9,191,657	\$8,214,522	67.91%
25	SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	0.05%	18	397	\$929,802	\$929,802	\$0	\$1,309,175	\$1,212,520	130.41%
26	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	0.43%	10	1,800	\$8,867,261	\$8,867,261	\$0	\$9,089,790	\$9,091,091	102.52%
27	TIME INSURANCE COMPANY	0.01%	24	26	\$191,694	\$188,704	\$0	\$169,671	\$171,344	90.80%
28	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.00%	31	0	\$0	\$0	\$0	\$0	-\$70,702	N/A
29	TRUSTMARK LIFE INSURANCE COMPANY	0.11%	12	1,115	\$2,322,895	\$2,263,532	\$0	\$1,721,354	\$1,763,251	77.90%
30	UNION SECURITY INSURANCE COMPANY	0.00%	31	0	\$0	\$0	\$0	\$473	\$337	N/A
31	UNITED HEALTHCARE INSURANCE COMPANY	24.02%	2	109,641	\$490,868,353	\$490,856,716	\$0	\$395,624,797	\$412,834,307	84.10%
32	UNITED STATES FIRE INSURANCE COMPANY	0.03%	20	683	\$539,568	\$539,568	\$0	\$529,129	\$510,045	94.53%
33	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.02%	21	3	\$455,151	\$979,249	\$0	\$171,274	-\$473,778	-48.38%
	TOTAL	100.00%		521,295	\$2,043,759,231	\$2,034,772,780	\$0	\$1,646,720,986	\$1,677,153,032	82.42%

## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (LARGE EMPLOYER)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

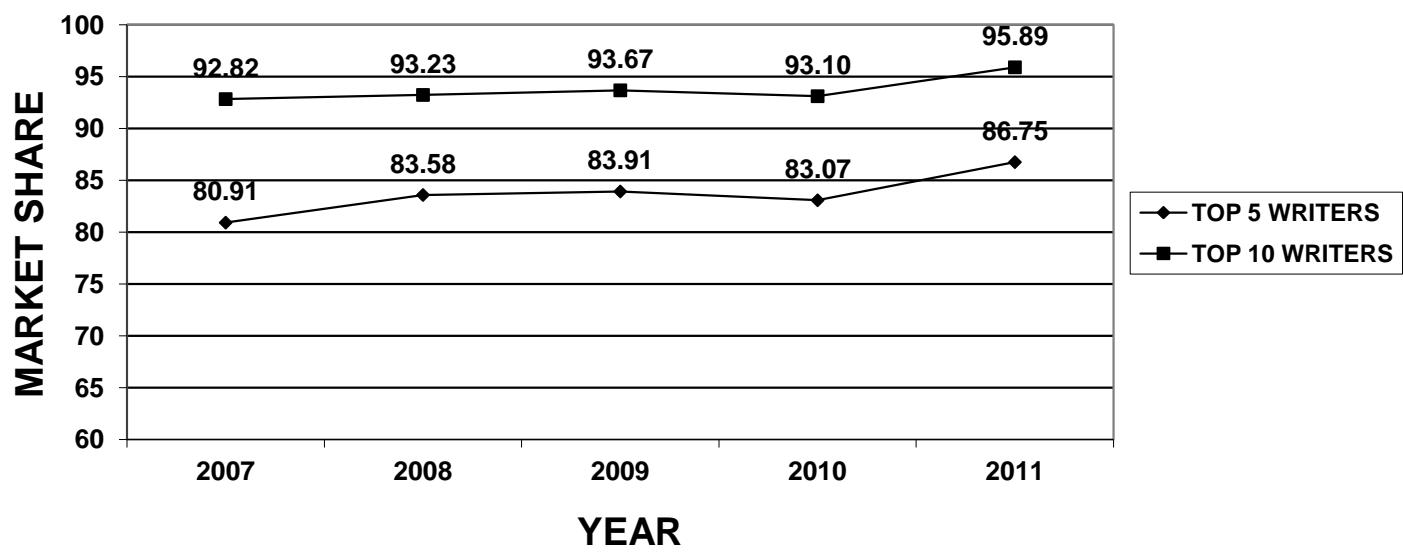


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - ASSOCIATION**

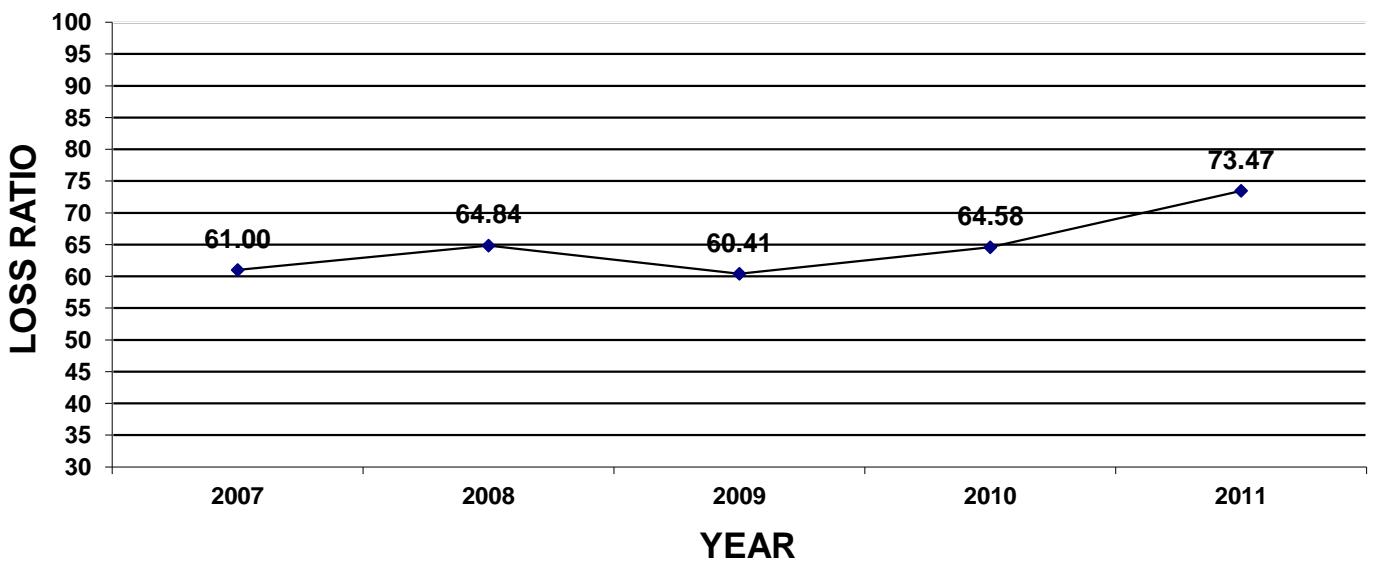
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	8.23%	4	16,656	\$17,529,926	\$17,529,926	\$0	\$12,334,280	\$11,885,957	67.80%
2	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.01%	24	17	\$30,013	\$30,013	\$0	\$36,395	\$33,354	111.13%
3	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	2.25%	6	1,259	\$4,783,441	\$4,786,276	\$0	\$4,103,692	\$4,246,442	88.72%
4	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.50%	14	243	\$1,057,588	\$1,101,485	\$0	\$693,576	\$615,273	55.86%
5	AMERICAN REPUBLIC INSURANCE COMPANY	1.92%	7	1,389	\$4,089,738	\$4,199,112	\$0	\$1,825,802	\$1,629,254	38.80%
6	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	33	0	\$0	\$0	\$0	\$0	-\$54	N/A
7	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.06%	19	60	\$126,464	\$128,735	\$0	\$107,090	\$100,783	78.29%
8	COMPANION LIFE INSURANCE COMPANY	0.48%	15	807	\$1,030,448	\$1,029,950	\$0	\$654,667	\$687,214	66.72%
9	CONNECTICUT GENERAL LIFE INS CO	0.00%	27	35	\$9,954	\$10,282	\$0	\$8,137	\$8,145	79.22%
10	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	14.48%	3	12,688	\$30,861,343	\$30,861,343	\$0	\$27,158,602	\$27,158,602	88.00%
11	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.50%	13	450	\$1,070,781	\$1,100,295	\$0	\$711,463	\$748,100	67.99%
12	GOLDEN RULE INSURANCE COMPANY	43.11%	1	50,012	\$91,863,779	\$87,487,479	\$0	\$59,852,216	\$61,682,242	70.50%
13	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	33	0	\$0	\$0	\$0	\$3,645	-\$47,130	N/A
14	HCC LIFE INSURANCE COMPANY	0.03%	22	238	\$61,571	\$66,268	\$0	\$36,261	\$34,721	52.39%
15	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	1.19%	11	418	\$2,530,774	\$2,434,373	\$0	\$1,848,331	\$1,840,198	75.59%
16	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.04%	20	23	\$88,770	\$88,770	\$0	\$104,797	\$100,572	113.30%
17	JOHN ALDEN LIFE INSURANCE COMPANY	2.28%	5	1,922	\$4,858,409	\$4,499,416	\$0	\$2,960,680	\$2,917,809	64.85%
18	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	28	31	\$9,205	\$9,205	\$0	\$192,604	\$224,300	2436.72%
19	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.07%	18	36	\$153,658	\$148,187	\$0	\$40,574	\$40,649	27.43%
20	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	1.60%	10	1,169	\$3,414,128	\$3,101,822	\$0	\$1,899,524	\$1,712,933	55.22%
21	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.74%	12	493	\$1,578,101	\$1,596,265	\$0	\$969,925	\$643,677	40.32%
22	MONY LIFE INSURANCE COMPANY	0.00%	31	1	\$433	\$471	\$0	\$133,755	\$163,457	34704.25%
23	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.14%	17	880	\$295,478	\$297,300	\$0	\$337,444	\$350,515	117.90%
24	NATIONAL HEALTH INSURANCE COMPANY	0.00%	32	0	\$238	\$238	\$0	\$253	-\$6,070	-2550.42%
25	NATIONWIDE LIFE INSURANCE COMPANY	0.01%	26	51	\$11,047	\$11,016	\$0	\$1,260	\$1,260	11.44%
26	NEW YORK LIFE INSURANCE COMPANY	1.72%	8	876	\$3,655,940	\$3,701,450	\$889	\$4,077,712	\$3,984,067	107.64%
27	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.01%	25	2	\$20,772	\$19,295	\$0	\$100,129	\$88,986	461.19%
28	PRIMERICA LIFE INSURANCE COMPANY	0.00%	30	1	\$588	\$591	\$0	\$0	\$14	2.37%
29	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.03%	21	23	\$65,622	\$65,477	\$0	-\$6,809	-\$35,237	-53.82%
30	STARR INDEMNITY & LIABILITY COMPANY	0.26%	16	922	\$553,760	\$547,207	\$0	-\$8,483	\$429,224	78.44%
31	TIME INSURANCE COMPANY	18.64%	2	17,468	\$39,712,096	\$40,090,149	\$0	\$30,049,833	\$29,841,855	74.44%
32	TRUSTMARK INSURANCE COMPANY	0.03%	23	7	\$60,555	\$60,465	\$0	\$0	\$0	0.00%
33	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	29	0	\$1,390	\$1,354	\$0	\$71,252	\$72,987	5390.47%
34	WORLD INSURANCE COMPANY	1.66%	9	734	\$3,541,396	\$3,599,201	\$0	\$2,152,653	\$2,097,028	58.26%
TOTAL		100.00%		108,911	\$213,067,406	\$208,603,416	\$889	\$152,451,260	\$153,251,127	73.47%

## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (ASSOCIATION)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

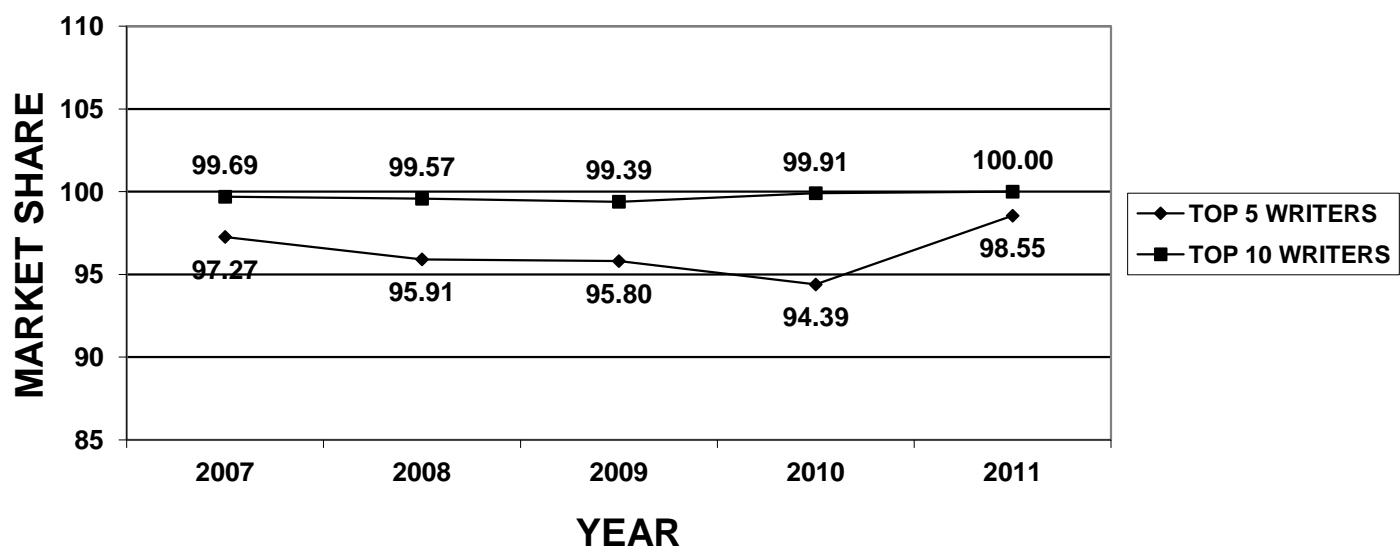


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - DISCRETIONARY**

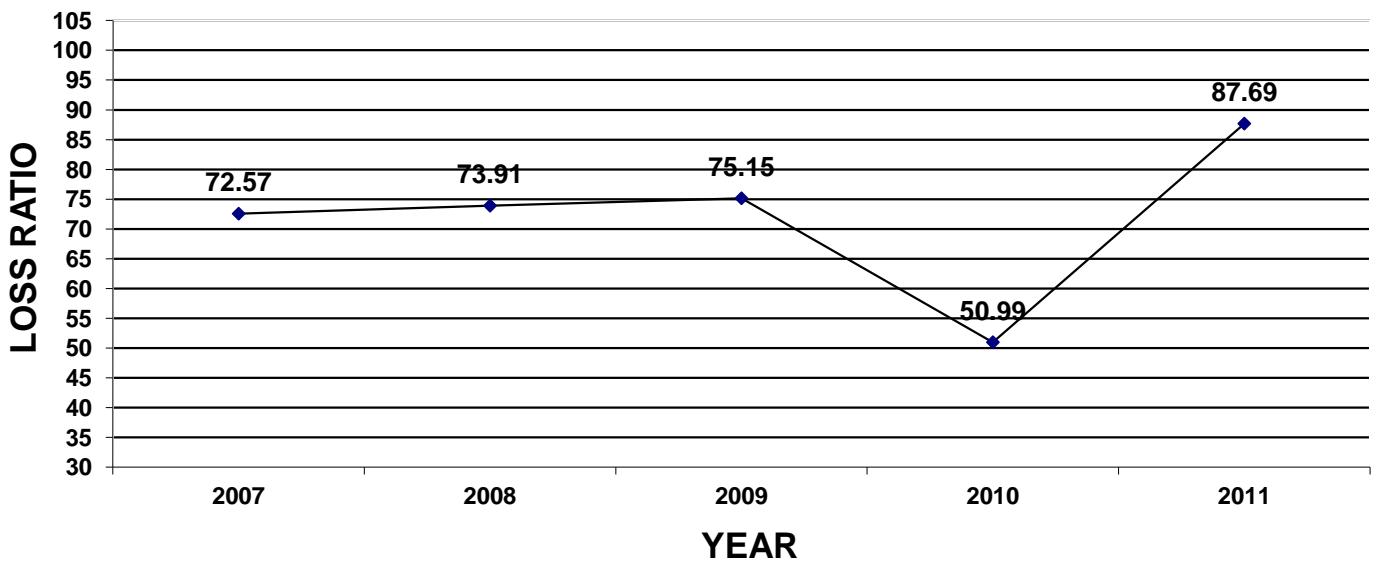
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CELTIC INSURANCE COMPANY	2.89%	5	3	\$107,699	\$52,493	\$0	\$203,759	\$203,816	388.27%
2	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.81%	6	17	\$29,990	\$30,968	\$0	\$8,922	\$3,507	11.32%
3	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.03%	9	0	\$959	\$1,284	\$0	\$0	\$0	0.00%
4	JOHN ALDEN LIFE INSURANCE COMPANY	5.07%	3	11	\$188,607	\$190,589	\$0	\$223,763	\$220,644	115.77%
5	MUTUAL OF OMAHA INSURANCE COMPANY	0.01%	10	1	\$191	\$191	\$0	\$1	\$228	119.37%
6	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	5.41%	2	2,096	\$201,315	\$201,742	\$0	\$142,962	\$88,283	43.76%
7	RESERVE NATIONAL INSURANCE COMPANY	3.32%	4	47	\$123,641	\$124,095	\$0	\$101,416	\$115,277	92.89%
8	TRUSTMARK INSURANCE COMPANY	0.28%	8	1	\$10,499	\$10,483	\$0	-\$385	-\$453	-4.32%
9	UNION SECURITY INSURANCE COMPANY	0.33%	7	1	\$12,460	\$13,279	\$0	\$108,203	\$76,779	578.20%
10	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	81.86%	1	1,387	\$3,048,022	\$3,030,546	\$0	\$2,023,316	\$2,497,508	82.41%
TOTAL		100.00%		3,564	\$3,723,383	\$3,655,670	\$0	\$2,811,957	\$3,205,589	87.69%

## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (DISCRETIONARY)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

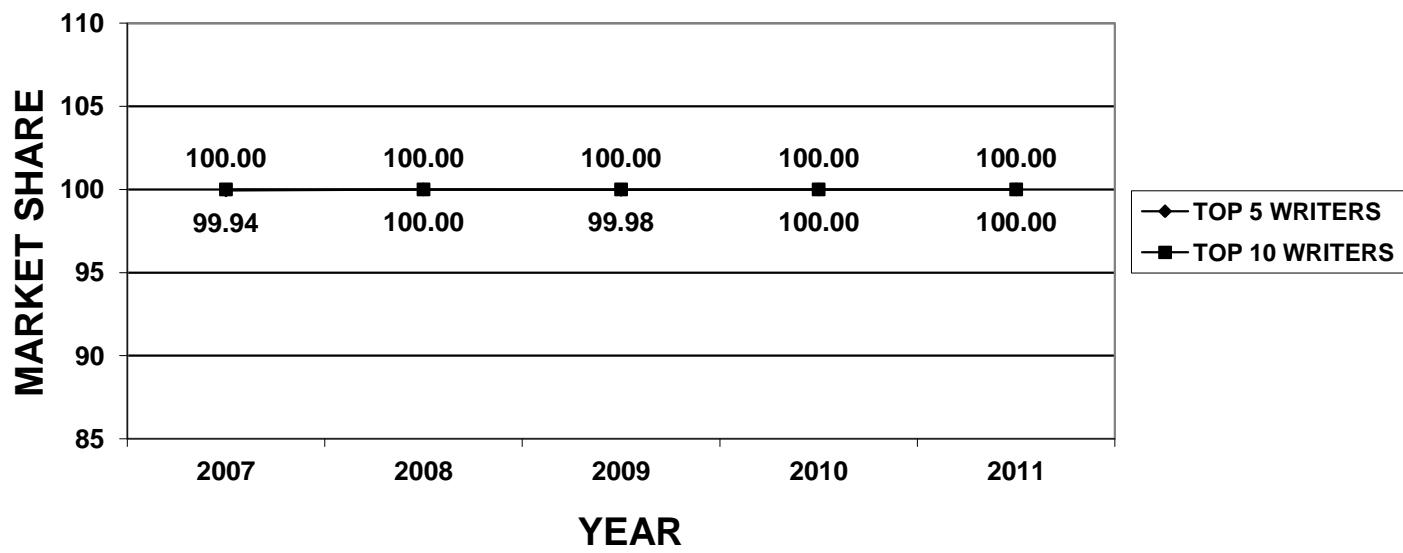


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICAL EXPENSE - FEDERAL EMPLOYEES**

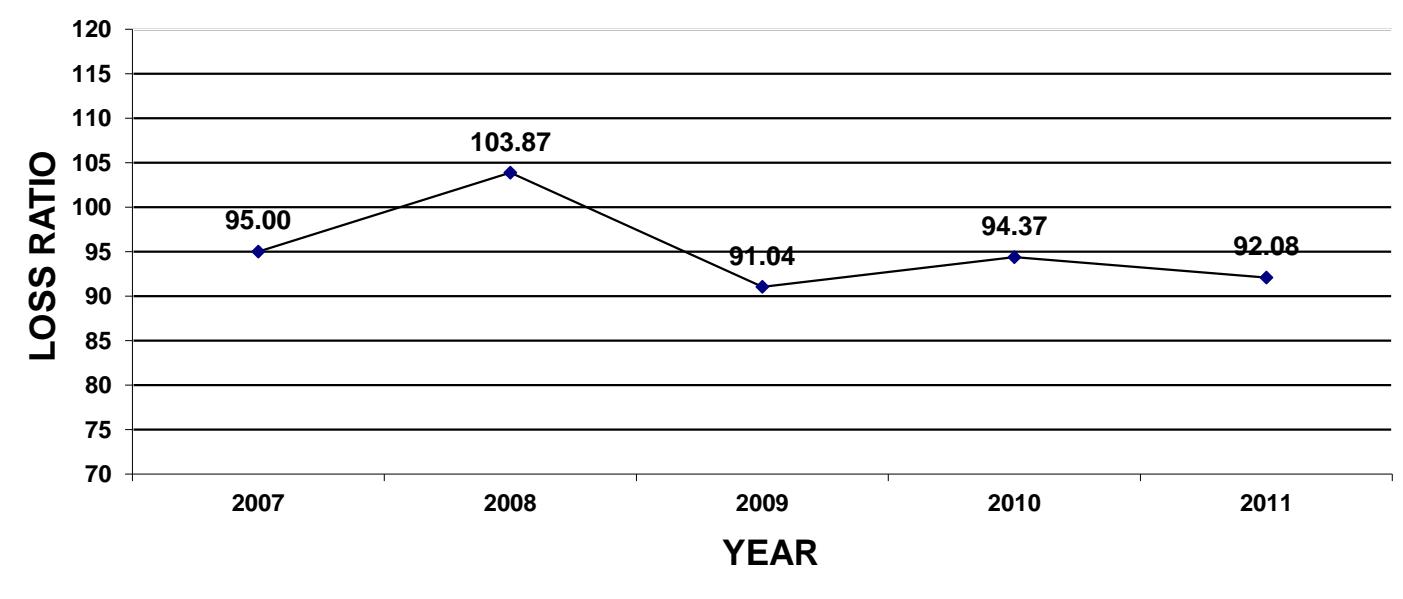
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA LIFE INSURANCE COMPANY	1.88%	3	7,288	\$8,861,246	\$8,723,429	\$0	\$7,224,713	\$7,192,595	82.45%
2	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	37.21%	2	29,257	\$175,590,991	\$175,590,991	\$0	\$154,069,772	\$154,879,953	88.20%
3	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	0.00%	5	0	\$0	\$0	\$0	\$0	-\$20	N/A
4	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	60.79%	1	51,329	\$286,874,372	\$279,762,655	\$0	\$262,970,925	\$265,326,590	94.84%
5	UNITED HEALTHCARE INSURANCE COMPANY	0.12%	4	42,075	\$564,152	\$561,132	\$0	\$435,813	\$441,079	78.61%
TOTAL		100.00%		129,949	\$471,890,761	\$464,638,207	\$0	\$424,701,223	\$427,840,197	92.08%

## MISSOURI GROUP COMPREHENSIVE MEDICAL EXPENSE INSURANCE (FEDERAL EMPLOYEES)

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP COMPREHENSIVE MEDICAL EXPENSE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AETNA HEALTH INSURANCE COMPANY	0.00%	46	446	\$129,756	\$129,756	\$0	\$46,525	\$50,029	38.56%
2	AETNA LIFE INSURANCE COMPANY	3.21%	5	48,710	\$127,684,940	\$126,963,008	\$0	\$96,089,639	\$92,598,708	72.93%
3	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.05%	23	625	\$2,170,346	\$2,170,346	\$0	\$2,394,793	\$2,292,885	105.65%
4	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.05%	25	279	\$1,817,629	\$1,817,629	\$0	\$1,931,164	\$1,792,062	98.59%
5	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.03%	28	940	\$1,187,457	\$1,157,409	\$0	\$847,768	\$776,588	67.10%
6	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.12%	17	1,259	\$4,783,441	\$4,786,276	\$0	\$4,103,692	\$4,246,442	88.72%
7	AMERICAN NATIONAL INSURANCE COMPANY	0.05%	24	1,523	\$2,128,057	\$1,035,995	\$0	\$5,572,593	\$5,073,860	489.76%
8	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.03%	31	243	\$1,057,588	\$1,101,485	\$0	\$693,576	\$615,273	55.86%
9	AMERICAN REPUBLIC INSURANCE COMPANY	0.10%	18	1,389	\$4,089,738	\$4,199,112	\$0	\$1,825,802	\$1,629,254	38.80%
10	AMEX ASSURANCE COMPANY	0.02%	35	0	\$610,339	\$616,864	\$0	\$27,297	\$39,243	6.36%
11	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	69	0	\$0	\$0	\$0	\$53,688	\$53,688	N/A
12	BCS INSURANCE COMPANY	0.00%	45	398	\$171,328	\$171,246	\$0	\$30,410	\$79,820	46.61%
13	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	63	8	\$7,085	\$7,100	\$0	\$19,094	-\$9,185	-129.37%
14	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	15.02%	3	134,173	\$596,691,255	\$596,691,255	\$0	\$494,672,174	\$494,256,808	82.83%
15	CELTIC INSURANCE COMPANY	0.00%	50	3	\$107,699	\$52,493	\$0	\$203,759	\$203,816	388.27%
16	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	64	0	\$1,024	\$1,061	\$0	\$103	-\$107	-10.08%
17	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	47	60	\$126,464	\$128,735	\$0	\$107,090	\$100,783	78.29%
18	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	52	43	\$84,682	\$48,056	\$0	\$17,008	\$22,355	46.52%
19	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.00%	69	0	\$0	\$0	\$0	\$7,941	-\$7,907	N/A
20	COMPANION LIFE INSURANCE COMPANY	0.03%	32	807	\$1,030,448	\$1,029,950	\$0	\$654,667	\$687,214	66.72%
21	CONNECTICUT GENERAL LIFE INS CO	2.91%	6	33,248	\$115,615,945	\$106,362,222	\$0	\$99,949,685	\$99,215,049	93.28%
22	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	53	0	\$84,056	\$84,056	\$0	\$0	\$0	0.00%
23	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	69	0	\$0	\$0	\$0	\$399	\$276	N/A
24	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	14.17%	4	154,365	\$563,058,964	\$563,058,964	\$0	\$449,797,017	\$459,280,979	81.57%
25	COX HEALTH SYSTEMS INSURANCE COMPANY	2.00%	8	23,342	\$79,374,755	\$79,374,755	\$0	\$68,418,607	\$68,123,022	85.82%
26	FEDERATED MUTUAL INSURANCE COMPANY	0.60%	11	6,264	\$23,736,463	\$23,736,463	\$0	\$15,679,912	\$16,099,322	67.83%
27	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	57	17	\$29,990	\$30,968	\$0	\$8,922	\$3,507	11.32%
28	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.03%	29	450	\$1,070,781	\$1,100,295	\$0	\$711,463	\$748,100	67.99%
29	GOLDEN RULE INSURANCE COMPANY	2.31%	7	50,012	\$91,863,779	\$87,487,479	\$0	\$59,852,216	\$61,682,242	70.50%
30	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	49	35	\$113,629	\$113,629	\$0	\$662	\$647	0.57%
31	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.00%	62	0	\$8,841	\$6,292	\$0	\$9,585	\$6,943	110.35%
32	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	38	60	\$528,135	\$528,460	\$0	\$504,718	\$380,895	72.08%
33	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.03%	30	30	\$1,070,253	\$1,096,877	\$0	\$915,674	\$417,540	38.07%
34	HCC LIFE INSURANCE COMPANY	0.00%	56	238	\$61,571	\$66,268	\$0	\$36,261	\$34,721	52.39%
35	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	36.69%	1	366,099	\$1,457,841,376	\$1,431,890,320	\$0	\$1,143,081,324	\$1,151,298,470	80.40%
36	HUMANA INSURANCE COMPANY	1.63%	9	17,397	\$64,964,275	\$63,007,397	\$0	\$48,062,134	\$48,518,648	77.00%
37	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	51	23	\$88,770	\$88,770	\$0	\$104,797	\$100,572	113.30%
38	JOHN ALDEN LIFE INSURANCE COMPANY	0.50%	12	6,126	\$19,900,326	\$19,547,573	\$0	\$20,058,737	\$19,782,020	101.20%
39	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	61	31	\$9,205	\$9,205	\$0	\$192,604	\$224,300	2436.72%
40	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.00%	59	2	\$11,523	\$11,550	\$0	\$36,466	\$40,196	348.02%
41	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.04%	27	354	\$1,543,159	\$1,421,503	\$0	\$632,111	\$673,927	47.41%
42	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.09%	21	1,169	\$3,414,128	\$3,101,822	\$0	\$1,899,524	\$1,712,933	55.22%
43	METROPOLITAN LIFE INSURANCE COMPANY	0.01%	42	2,723	\$239,748	\$202,599	\$0	\$43,154	\$54,374	26.84%
44	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.04%	26	493	\$1,578,101	\$1,596,265	\$0	\$969,925	\$643,677	40.32%
45	MONY LIFE INSURANCE COMPANY	0.00%	66	1	\$433	\$471	\$0	\$133,755	\$163,457	34704.25%
46	MUTUAL OF OMAHA INSURANCE COMPANY	0.00%	68	1	\$191	\$191	\$0	\$1	\$228	119.37%
47	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.01%	41	880	\$295,478	\$297,300	\$0	\$337,444	\$350,515	117.90%
48	NATIONAL HEALTH INSURANCE COMPANY	0.00%	67	0	\$238	\$238	\$0	\$253	-\$6,070	-2550.42%
49	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	0.01%	44	2,096	\$201,315	\$201,742	\$0	\$142,962	\$88,283	43.76%
50	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	60	51	\$11,047	\$11,016	\$0	\$1,260	\$1,260	11.44%
51	NEW YORK LIFE INSURANCE COMPANY	0.09%	19	876	\$3,655,940	\$3,701,450	\$889	\$4,077,712	\$3,984,067	107.64%
52	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	40	0	\$396,806	\$408,655	\$0	\$462,526	\$482,817	118.15%
53	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	58	2	\$20,772	\$19,295	\$0	\$100,129	\$88,986	461.19%
54	PRIMERICA LIFE INSURANCE COMPANY	0.00%	65	1	\$588	\$591	\$0	\$0	\$14	2.37%
55	PRINCIPAL LIFE INSURANCE COMPANY	0.27%	15	548	\$10,650,780	\$11,112,074	\$0	\$12,691,774	\$11,464,521	103.17%
56	RESERVE NATIONAL INSURANCE COMPANY	0.00%	48	47	\$123,641	\$124,095	\$0	\$101,416	\$115,277	92.89%
57	SHELTER LIFE INSURANCE COMPANY	0.28%	14	1,739	\$11,280,160	\$12,095,899	\$0	\$9,191,657	\$8,214,522	67.91%
58	SIERRA HEALTH AND LIFE INSURANCE COMPANY IN	0.02%	33	397	\$929,802	\$929,802	\$0	\$1,309,175	\$1,212,520	130.41%
59	STANDARD LIFE AND ACCIDENT INSURANCE COMP	0.00%	55	23	\$65,622	\$65,477	\$0	\$6,809	\$35,237	-53.82%
60	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.01%	43	97	\$222,309	\$201,345	\$0	\$112,688	\$112,688	55.97%
61	STARR INDEMNITY & LIABILITY COMPANY	0.01%	36	922	\$553,760	\$547,207	\$0	-\$8,483	\$429,224	78.44%
62	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.22%	16	1,800	\$8,867,261	\$8,867,261	\$0	\$9,089,790	\$9,091,091	102.52%
63	TIME INSURANCE COMPANY	1.10%	10	18,473	\$43,614,679	\$43,922,629	\$0	\$32,089,812	\$31,901,955	72.63%
64	TRAVELER'S INDEMNITY COMPANY OF CONNECTICU	0.00%	69	0	\$0	\$0	\$0	\$0	-\$70,702	N/A
65	TRUSTMARK INSURANCE COMPANY	0.00%	54	8	\$71,054	\$70,948	\$0	-\$385	-\$453	-0.64%
66	TRUSTMARK LIFE INSURANCE COMPANY	0.34%	13	3,266	\$13,346,718	\$13,000,965	\$0	\$10,556,654	\$10,813,603	83.18%
67	UNION SECURITY INSURANCE COMPANY	0.02%	34	47	\$892,328	\$973,365	\$0	\$821,824	\$586,157	60.22%
68	UNITED HEALTHCARE INSURANCE COMPANY	17.63%	2	217,886	\$700,446,959	\$700,432,302	\$0	\$532,821,552	\$550,036,328	78.53%
69	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.08%	22	1,387	\$3,048,022	\$3,030,546	\$0	\$2,023,316	\$2,497,508	82.41%
70	UNITED STATES FIRE INSURANCE COMPANY	0.01%	37	683	\$539,568	\$539,568	\$0	\$529,129	\$510,045	94.53%
71	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.01%	39	3	\$455,151	\$979,249	\$0	\$171,274	-\$473,778	-48.38%
72	WORLD INSURANCE COMPANY	0.09%	20	741	\$3,582,324	\$3,638,532	\$0	\$2,166,301	\$2,112,821	58.07%

TOTAL

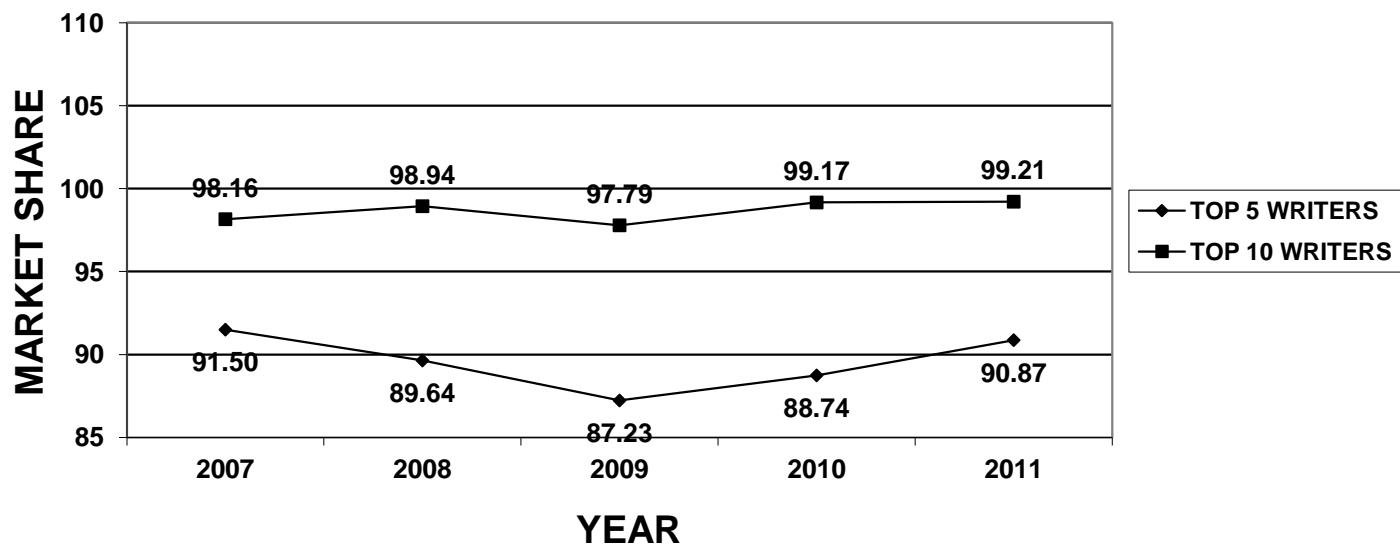
100.00% 1,105,359 \$3,973,359,995 \$3,931,203,721 \$889 \$3,139,181,407 \$3,167,215,636 80.57%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP MEDICARE SUPPLEMENT**

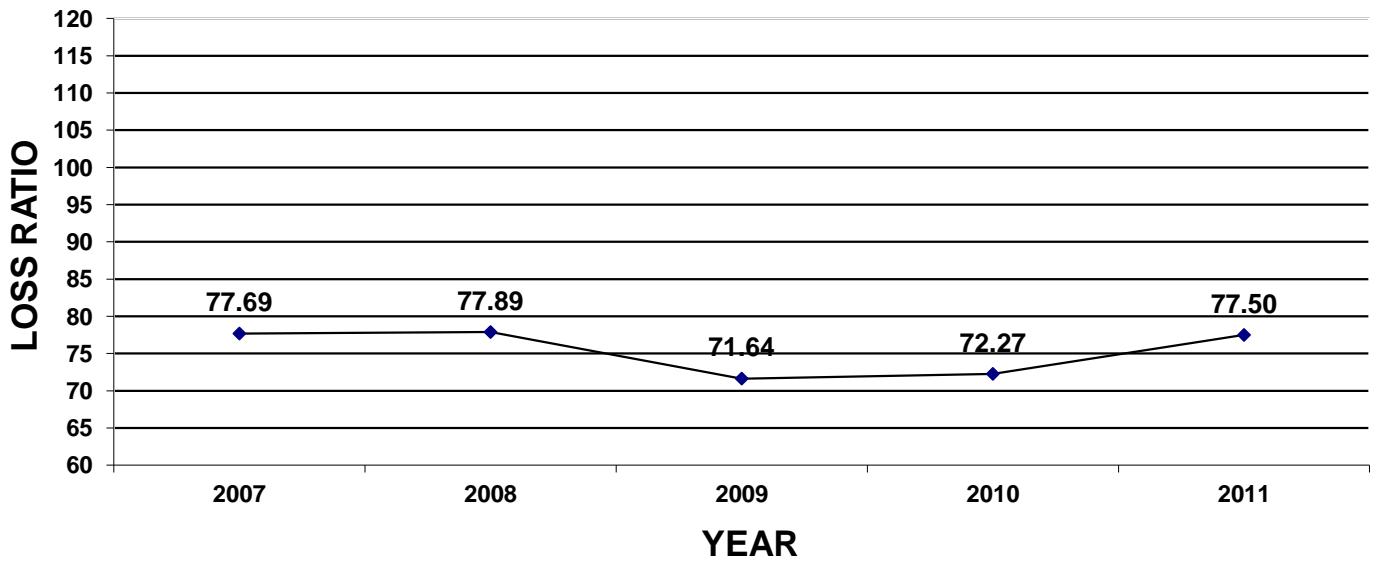
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.01%	22	7	\$14,323	\$14,932	\$0	\$12,048	\$9,723	65.12%
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH J	0.00%	27	6	\$501	\$1,098	\$0	\$4,583	\$4,201	382.60%
3	AMERICAN NATIONAL LIFE INSURANCE COMPAN	1.44%	8	1,155	\$3,135,760	\$3,295,161	\$0	\$2,928,401	\$2,569,951	77.99%
4	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	23	3	\$8,291	\$8,299	\$0	\$11,250	\$11,368	136.98%
5	AMERICAN REPUBLIC INSURANCE COMPANY	5.17%	4	4,218	\$11,230,692	\$11,401,128	\$0	\$8,664,959	\$7,782,085	68.26%
6	BANKERS LIFE AND CASUALTY COMPANY	2.21%	7	1,928	\$4,798,481	\$4,892,834	\$0	\$3,325,644	\$3,242,782	66.28%
7	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.08%	13	91	\$173,613	\$175,315	\$0	\$186,030	\$191,037	108.97%
8	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.90%	10	732	\$1,961,592	\$1,990,735	\$0	\$1,489,836	\$1,469,399	73.81%
9	GLOBE LIFE AND ACCIDENT INSURANCE COMPAI	0.02%	19	21	\$42,986	\$42,717	\$0	\$36,907	\$36,552	85.57%
10	GOVERNMENT PERSONNEL MUTUAL LIFE INSUR/	0.03%	18	106	\$54,394	\$53,801	\$0	\$53,352	\$53,482	99.41%
11	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.02%	20	13	\$41,900	\$42,543	\$0	\$17,293	\$16,608	39.04%
12	HARTFORD LIFE AND ACCIDENT INSURANCE COM	4.79%	5	74,014	\$10,397,730	\$10,292,056	\$0	\$5,364,229	\$5,033,534	48.91%
13	HARTFORD LIFE INSURANCE COMPANY	0.34%	11	4,697	\$730,745	\$718,814	\$0	\$327,797	\$293,765	40.87%
14	MEDICO INSURANCE COMPANY	7.68%	2	8,256	\$16,679,599	\$16,943,974	\$0	\$14,398,735	\$14,632,590	86.36%
15	MONUMENTAL LIFE INSURANCE COMPANY	0.14%	12	118	\$307,505	\$337,219	\$0	\$247,510	\$311,105	92.26%
16	MUTUAL OF OMAHA INSURANCE COMPANY	5.31%	3	4,566	\$11,528,537	\$11,763,082	\$0	\$9,045,873	\$9,023,030	76.71%
17	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	26	2	\$700	\$700	\$0	\$0	\$0	0.00%
18	OXFORD LIFE INSURANCE COMPANY	0.05%	14	82	\$113,664	\$112,557	\$0	\$107,716	\$106,844	94.92%
19	PRINCIPAL LIFE INSURANCE COMPANY	1.02%	9	747	\$2,209,779	\$2,209,779	\$0	\$1,875,597	\$1,877,066	84.94%
20	STERLING LIFE INSURANCE COMPANY	0.03%	15	27	\$70,828	\$70,828	\$0	\$30,570	\$30,008	42.37%
21	TRANSAMERICA LIFE INSURANCE COMPANY	2.77%	6	2,815	\$6,006,515	\$6,035,499	\$0	\$5,083,939	\$4,911,867	81.38%
22	UNION FIDELITY LIFE INSURANCE COMPANY	0.03%	16	29	\$65,967	\$67,032	\$0	\$49,838	\$46,939	70.02%
23	UNION LABOR LIFE INSURANCE COMPANY	0.01%	21	11	\$20,744	\$20,753	\$0	\$20,643	\$19,262	92.82%
24	UNITED HEALTHCARE INSURANCE COMPANY	67.91%	1	76,653	\$147,400,864	\$146,611,640	\$0	\$115,448,360	\$116,549,086	79.50%
25	UNITED TEACHER ASSOCIATES INSURANCE COM	0.00%	24	2	\$4,974	\$5,035	\$0	\$13,272	\$17,513	347.83%
26	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	25	0	\$2,001	\$2,284	\$0	\$3,375	\$2,606	114.10%
27	WORLD INSURANCE COMPANY	0.03%	17	40	\$59,029	\$58,752	\$0	\$67,745	\$67,996	115.73%
TOTAL		100.00%		180,339	\$217,061,714	\$217,168,567		\$0	\$168,815,502	\$168,310,399
										77.50%

## MISSOURI GROUP MEDICARE SUPPLEMENT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

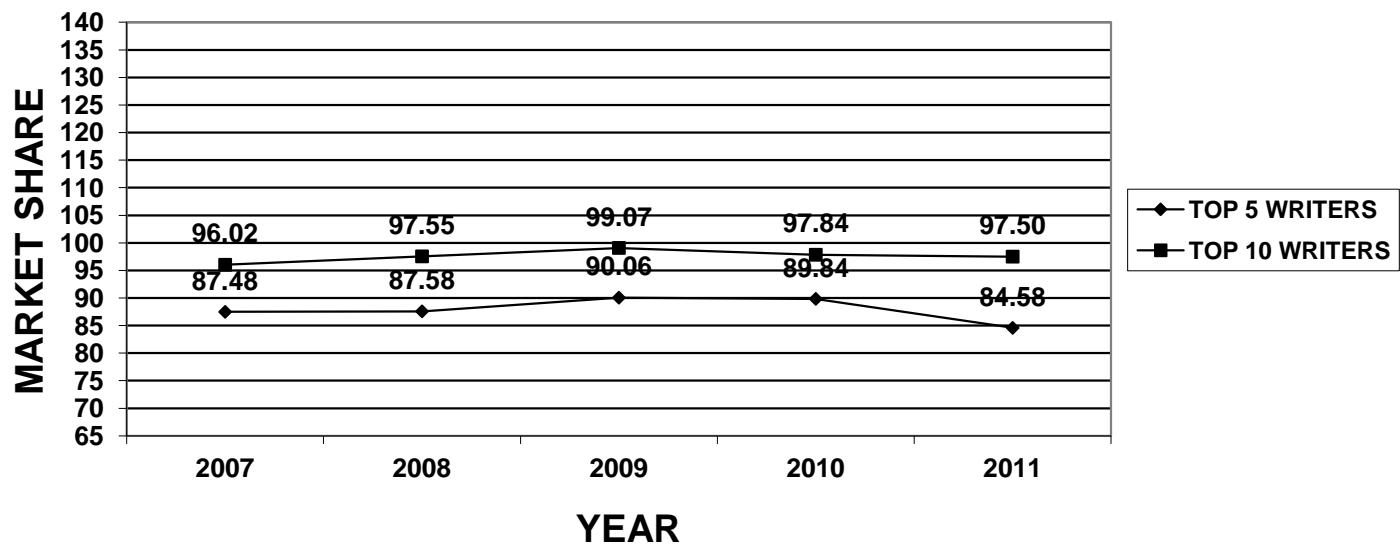


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CARE**

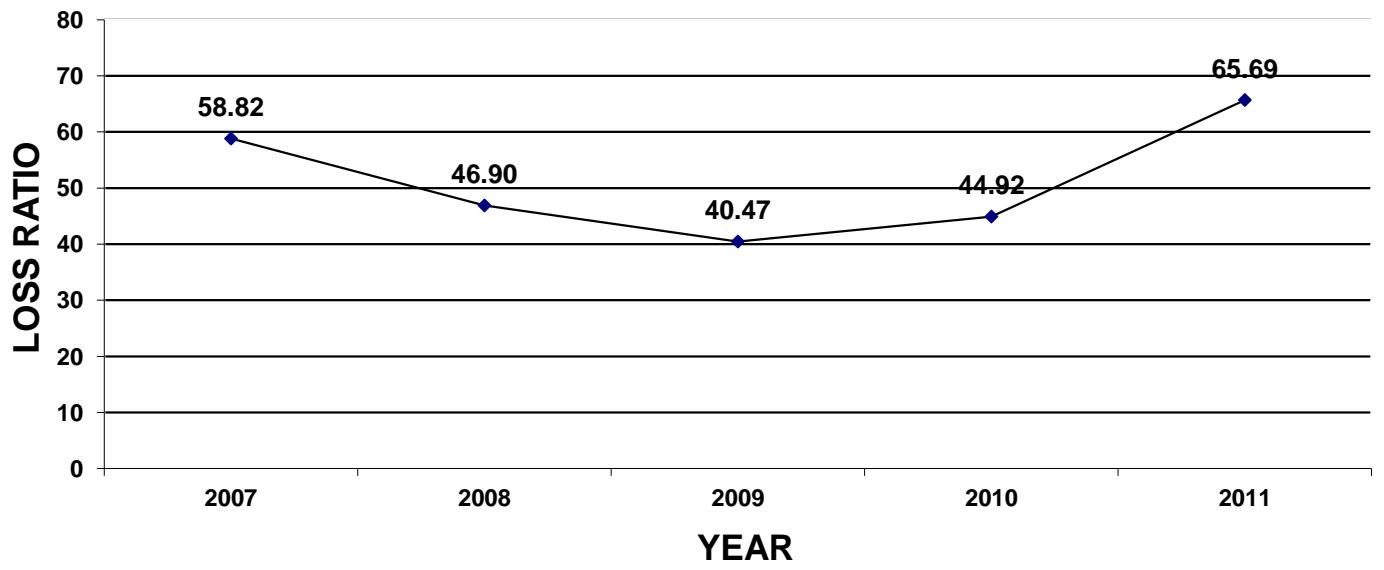
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	35	1	\$226	\$224	\$0	\$0	\$37	16.52%	
2	4 EVER LIFE INSURANCE COMPANY	0.00%	37	0	\$0	\$0	\$0	\$0	-\$43	N/A	
3	AETNA LIFE INSURANCE COMPANY	0.52%	10	402	\$178,852	\$247,207	\$0	\$229,357	\$263,278	106.50%	
4	ALLIANZ LIFE INSURANCE COMPANY OF NORTH /	0.00%	33	7	\$1,426	\$1,379	\$0	\$5,752	\$5,273	382.38%	
5	ALLSTATE LIFE INSURANCE COMPANY	0.31%	12	86	\$104,528	\$104,887	\$0	\$299,760	\$694,845	662.47%	
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.13%	17	67	\$45,594	\$45,738	\$0	\$5,272	\$10,918	23.87%	
7	AMERICAN REPUBLIC INSURANCE COMPANY	0.30%	13	109	\$104,435	\$125,890	\$0	\$294,635	\$1,145,498	909.92%	
8	BCS INSURANCE COMPANY	0.00%	36	1	\$31	-\$296	\$0	\$0	\$27	-9.12%	
9	BEST LIFE AND HEALTH INSURANCE COMPANY	0.01%	29	19	\$4,502	\$4,511	\$0	\$0	-\$356	-7.89%	
10	CONNECTICUT GENERAL LIFE INS CO	0.10%	20	56	\$34,026	\$34,026	\$0	\$34,979	\$69,593	204.53%	
11	CONTINENTAL CASUALTY COMPANY	5.94%	5	3,378	\$2,035,785	-\$303,066	\$0	\$621,919	\$1,255,210	-414.17%	
12	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE I	0.02%	27	254	\$7,265	\$7,403	\$0	\$0	-\$746	-10.08%	
13	GENWORTH LIFE INSURANCE COMPANY	5.11%	6	1,739	\$1,748,942	\$1,609,176	\$0	\$581,826	\$845,764	52.56%	
14	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	34	2	\$1,320	\$1,431	\$0	\$0	\$17	1.19%	
15	HARTFORD LIFE INSURANCE COMPANY	0.01%	31	2	\$3,777	\$3,715	\$0	\$0	\$0	0.00%	
16	JOHN HANCOCK LIFE & HEALTH INSURANCE COM	0.05%	22	20	\$16,642	\$15,353	\$0	\$0	\$0	0.00%	
17	JOHN HANCOCK LIFE INSURANCE COMPANY (US.	19.82%	3	10,085	\$6,790,714	\$6,806,321	\$0	\$2,678,293	\$4,209,511	61.85%	
18	MEDAMERICA INSURANCE COMPANY	0.12%	18	39	\$41,923	\$39,421	\$0	\$0	\$0	0.00%	
19	METLIFE INSURANCE COMPANY OF CONNECTICL	0.04%	24	18	\$13,762	\$12,214	\$0	\$38,800	\$38,723	317.04%	
20	METROPOLITAN LIFE INSURANCE COMPANY	26.98%	1	13,274	\$9,243,194	\$9,243,194	\$0	\$4,350,041	\$7,247,555	78.41%	
21	MONUMENTAL LIFE INSURANCE COMPANY	0.01%	32	4	\$3,583	\$3,592	\$0	\$21,437	-\$10,888	-303.12%	
22	MONY LIFE INSURANCE COMPANY	0.01%	30	9	\$4,073	\$3,960	\$0	\$0	\$0	0.00%	
23	MUTUAL OF OMAHA INSURANCE COMPANY	0.40%	11	174	\$135,864	\$134,485	\$0	\$45,540	\$95,113	70.72%	
24	NEW YORK LIFE INSURANCE COMPANY	0.27%	14	117	\$93,219	\$94,377	\$0	\$269,372	\$597,886	633.51%	
25	PRINCIPAL LIFE INSURANCE COMPANY	0.05%	21	47	\$18,209	\$19,830	\$0	\$13,380	\$14,305	72.14%	
26	PROVIDENT LIFE AND ACCIDENT INSURANCE COI	0.12%	19	42	\$40,016	\$40,016	\$0	\$91,224	\$130,221	325.42%	
27	PRUDENTIAL INSURANCE COMPANY OF AMERIC/	3.75%	7	1,501	\$1,285,280	\$1,062,843	\$0	\$228,992	\$346,223	32.58%	
28	RIVERSOURCE LIFE INSURANCE COMPANY	0.04%	25	9	\$12,602	\$12,576	\$0	\$0	\$0	0.00%	
29	SENIOR HEALTH INSURANCE COMPANY OF PENN	0.20%	16	82	\$68,864	\$82,252	\$0	\$193,471	\$169,196	205.70%	
30	SENTRY INSURANCE A MUTUAL COMPANY	0.04%	23	26	\$14,560	-\$5,226	\$0	\$0	\$4,477	-85.67%	
31	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.02%	26	4	\$8,283	\$8,283	\$0	\$4,087	\$4,961	59.89%	
32	STANDARD SECURITY LIFE INSURANCE COMPAN	2.91%	8	442	\$995,464	\$888,137	\$0	\$429,378	\$429,378	48.35%	
33	STONEBRIDGE LIFE INSURANCE COMPANY	0.64%	9	131	\$217,820	\$242,256	\$0	\$446,995	\$260,275	107.44%	
34	TRANSAMERICA LIFE INSURANCE COMPANY	7.71%	4	1,929	\$2,641,866	\$2,675,216	\$0	\$1,629,028	\$1,527,915	57.11%	
35	UNITED TEACHER ASSOCIATES INSURANCE COM	0.02%	28	7	\$7,215	\$6,932	\$0	\$27,994	\$36,940	532.89%	
36	UNUM LIFE INSURANCE COMPANY OF AMERICA	24.12%	2	21,201	\$8,263,066	\$8,346,808	\$0	\$858,960	\$1,264,482	15.15%	
37	WASHINGTON NATIONAL INSURANCE COMPANY	0.21%	15	48	\$70,935	\$79,388	\$0	\$273,950	\$164,031	206.62%	
<b>TOTAL</b>		<b>100.00%</b>		<b>55,332</b>	<b>\$34,257,863</b>	<b>\$31,694,453</b>		<b>\$0</b>	<b>\$13,674,442</b>	<b>\$20,819,619</b>	<b>65.69%</b>

## MISSOURI GROUP LONG TERM CARE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

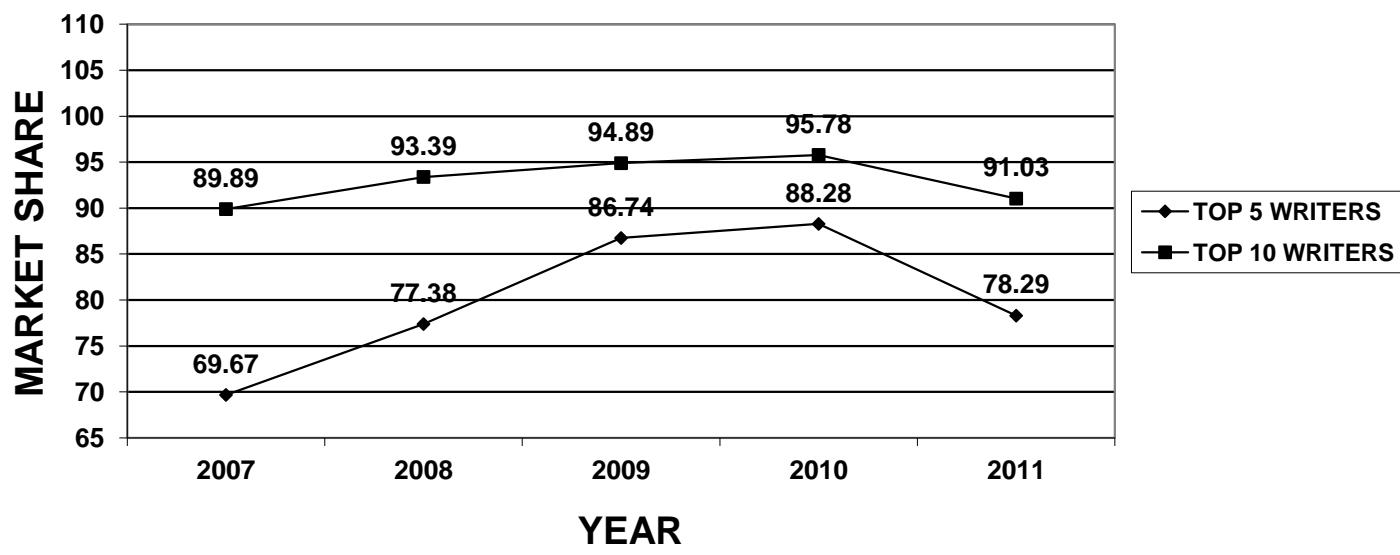


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP SPECIFIED DISEASE**

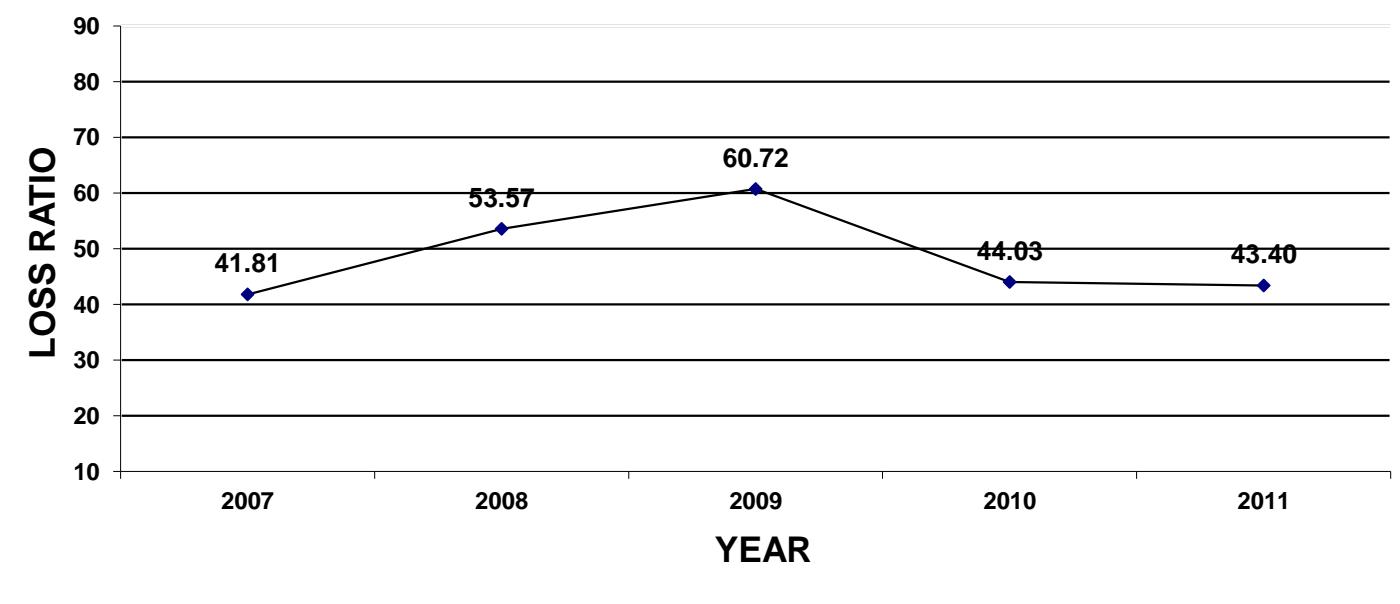
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	39	1	\$216	\$167	\$0	\$0	\$0	0.00%
2	AMERICAN FAMILY LIFE ASSURANCE COMPANY (	0.07%	26	8	\$11,039	\$10,951	\$0	\$28,590	\$21,581	197.07%
3	AMERICAN GENERAL ASSURANCE COMPANY	0.10%	25	52	\$15,899	\$13,676	\$0	\$9,941	\$19,042	139.24%
4	AMERICAN GENERAL LIFE INSURANCE COMPANY	0.21%	20	38	\$33,434	\$34,060	\$0	\$15,535	\$53,226	156.27%
5	AMERICAN HERITAGE LIFE INSURANCE COMPAN'	34.67%	1	41,501	\$5,528,069	\$5,521,086	\$0	\$2,387,723	\$2,632,081	47.67%
6	BALTIMORE LIFE INSURANCE COMPANY THE	0.03%	30	18	\$4,840	\$4,840	\$0	\$4,140	\$4,140	85.54%
7	BOSTON MUTUAL LIFE INSURANCE COMPANY	3.22%	7	3,752	\$513,671	\$511,069	\$0	\$195,575	\$197,315	38.61%
8	COLONIAL LIFE & ACCIDENT INSURANCE COMPA	0.46%	17	133	\$73,070	\$74,575	\$0	\$32,360	\$37,616	50.44%
9	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	36	3	\$1,096	\$1,343	\$0	\$0	\$343	25.54%
10	COMBINED INSURANCE CO OF AMERICA	0.85%	14	1,002	\$134,810	\$134,350	\$0	\$78,350	\$74,576	55.51%
11	CONTINENTAL AMERICAN INSURANCE COMPANY	11.99%	3	8,703	\$1,911,918	\$2,052,296	\$0	\$977,623	\$1,053,997	51.36%
12	FAMILY HERITAGE LIFE INSURANCE COMPANY O	0.00%	37	4	\$660	\$629	\$0	\$0	\$0	0.00%
13	FIDELITY SECURITY LIFE INSURANCE COMPANY	1.84%	10	2,685	\$293,821	\$301,041	\$0	\$83,939	\$72,376	24.04%
14	FREEDOM LIFE INSURANCE COMPANY OF AMERI	0.02%	31	20	\$3,948	\$4,058	\$0	\$0	\$0	0.00%
15	GENWORTH LIFE AND ANNUITY INSURANCE COM	0.02%	33	8	\$3,757	\$3,611	\$0	\$0	\$0	0.00%
16	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	35	13	\$1,904	\$2,145	\$0	\$0	\$0	0.00%
17	GUARDIAN LIFE INSURANCE COMPANY OF AMER	0.39%	19	568	\$61,405	\$61,855	\$0	\$0	\$0	0.00%
18	KANAWHA INSURANCE COMPANY	1.47%	12	1,998	\$234,111	\$237,447	\$0	\$23,600	\$39,147	16.49%
19	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	40	0	\$4	\$4	\$0	\$236,345	\$275,239	6880975.00%
20	MEGA LIFE AND HEALTH INSURANCE COMPANY 1	0.46%	16	414	\$73,570	\$74,640	\$0	\$0	-\$209	-0.28%
21	MIDWEST NATIONAL LIFE INSURANCE COMPANY	0.15%	23	125	\$23,688	\$23,883	\$0	\$30,000	\$30,604	128.14%
22	MONUMENTAL LIFE INSURANCE COMPANY	1.81%	11	1,858	\$288,956	\$274,240	\$0	\$120,962	\$107,173	39.08%
23	MUTUAL OF OMAHA INSURANCE COMPANY	11.23%	4	20,961	\$1,790,572	\$1,805,163	\$0	\$563,103	\$707,612	39.20%
24	NATIONAL HEALTH INSURANCE COMPANY	0.04%	28	11	\$6,967	\$7,197	\$0	\$0	\$0	0.00%
25	NATIONAL UNION FIRE INSURANCE COMPANY OF	16.55%	2	20,827	\$2,639,878	\$2,640,404	\$0	\$673,142	\$761,389	28.84%
26	PHILADELPHIA AMERICAN LIFE INSURANCE COM	0.04%	29	25	\$6,796	\$5,211	\$0	\$25,000	\$25,000	479.75%
27	PHYSICIANS MUTUAL INSURANCE COMPANY	0.07%	27	16	\$10,610	\$11,701	\$0	\$0	\$0	0.00%
28	RELIANCE STANDARD LIFE INSURANCE COMPAN	1.15%	13	1,968	\$182,775	\$182,775	\$0	\$102,448	\$102,448	56.05%
29	RELIASTAR LIFE INSURANCE COMPANY	0.63%	15	271	\$99,881	\$87,793	\$0	\$250	\$279	0.32%
30	STANDARD LIFE AND ACCIDENT INSURANCE COM	0.02%	34	18	\$3,724	\$3,693	\$0	\$0	\$0	0.00%
31	STONEBRIDGE LIFE INSURANCE COMPANY	0.19%	21	464	\$29,968	\$29,849	\$0	\$14,341	\$12,775	42.80%
32	SYMETRA LIFE INSURANCE COMPANY	0.12%	24	74	\$18,627	\$18,627	\$0	\$0	\$0	0.00%
33	TRANSAMERICA LIFE INSURANCE COMPANY	2.43%	8	3,062	\$387,908	\$391,800	\$0	\$101,583	\$97,842	24.97%
34	TRUSTMARK INSURANCE COMPANY	0.45%	18	233	\$72,346	\$72,331	\$0	\$5,700	\$6,708	9.27%
35	UNION FIDELITY LIFE INSURANCE COMPANY	2.01%	9	2,512	\$321,297	\$316,078	\$0	\$180,142	\$161,394	51.06%
36	UNION LABOR LIFE INSURANCE COMPANY	0.00%	38	5	\$217	\$256	\$0	\$0	\$108	42.19%
37	UNITED STATES FIRE INSURANCE COMPANY	0.18%	22	199	\$28,741	\$28,741	\$0	\$0	\$0	0.00%
38	UNUM LIFE INSURANCE COMPANY OF AMERICA	3.22%	6	2,330	\$513,927	\$549,964	\$0	\$95,425	\$111,027	20.19%
39	WASHINGTON NATIONAL INSURANCE COMPANY	3.85%	5	2,113	\$614,389	\$620,617	\$0	\$423,966	\$390,273	62.88%
40	ZURICH AMERICAN INSURANCE COMPANY	0.02%	32	81	\$3,802	\$3,802	\$0	\$0	\$0	0.00%
TOTAL		100.00%		118,074	\$15,946,311	\$16,117,968	\$0	\$6,409,783	\$6,995,102	43.40%

## MISSOURI GROUP SPECIFIED DISEASE INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

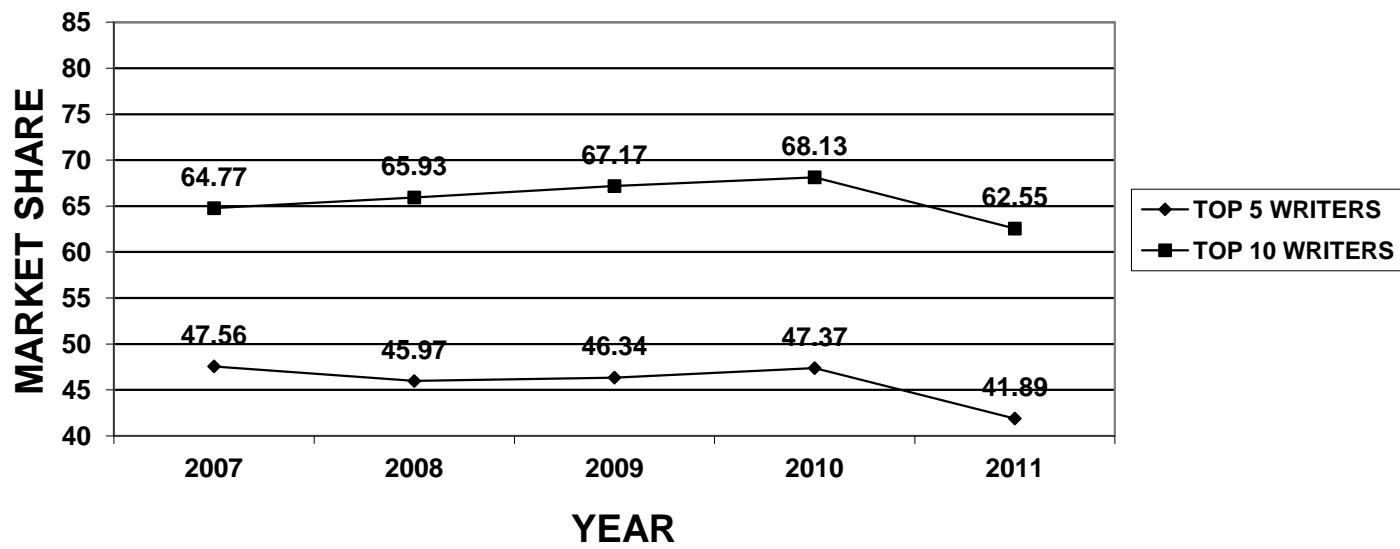
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	111	7	\$223	\$221	\$0	\$0	\$28	12.67%
2	AAA LIFE INSURANCE COMPANY	0.45%	35	3,801	\$439,430	\$452,630	\$0	\$5,850	\$12,736	2.81%
3	ACE AMERICAN INSURANCE COMPANY	0.74%	29	23,601	\$718,793	\$761,083	\$0	\$64,822	\$64,822	8.52%
4	ACE PROPERTY AND CASUALTY INSURANCE COI	0.00%	120	0	\$0	\$0	\$0	\$0	-\$1	N/A
5	AETNA LIFE INSURANCE COMPANY	0.42%	36	24,768	\$404,216	\$429,845	\$0	\$221,798	\$199,385	46.39%
6	ALLIANZ LIFE INSURANCE COMPANY OF NORTH J	0.00%	112	2	\$182	\$192	\$0	\$803	\$736	383.33%
7	ALLSTATE LIFE INSURANCE COMPANY	0.57%	31	4,956	\$559,088	\$568,044	\$0	\$164,193	\$175,500	30.90%
8	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	86	12	\$4,097	\$4,062	\$0	\$2,500	\$2,341	57.63%
9	AMERICAN GENERAL ASSURANCE COMPANY	0.08%	62	1,443	\$80,521	\$87,059	\$0	\$9,558	\$18,313	21.04%
10	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	95	1	\$2,243	\$2,242	\$0	\$0	\$0	0.00%
11	AMERICAN GENERAL LIFE INSURANCE COMPANY	0.02%	70	155	\$19,443	\$20,602	\$0	\$339,610	\$248,913	1208.20%
12	AMERICAN HEALTH AND LIFE INSURANCE COMP/	0.01%	79	102	\$10,890	\$11,040	\$0	\$0	-\$1,623	-14.70%
13	AMERICAN HERITAGE LIFE INSURANCE COMPAN	2.95%	12	36,575	\$2,868,111	\$2,884,806	\$0	\$843,111	\$838,287	29.06%
14	AMERICAN INCOME LIFE INSURANCE CO	0.31%	44	204,065	\$301,436	\$303,400	\$0	\$207,853	\$201,652	66.46%
15	AMERICAN MEDICAL SECURITY LIFE INSURANCE	0.00%	87	715	\$3,995	\$3,995	\$0	\$0	\$0	0.00%
16	AMERICAN NATIONAL LIFE INSURANCE COMPAN	0.00%	92	5	\$3,159	\$3,199	\$0	\$0	\$4,257	133.07%
17	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	82	915	\$8,486	\$7,148	\$0	\$0	\$0	0.00%
18	AMERICAN UNDERWRITERS LIFE INSURANCE CO	0.46%	34	95,880	\$447,668	\$447,668	\$0	\$33,250	-\$57,691	-12.89%
19	AMERICAN UNITED LIFE INSURANCE COMPANY	0.16%	53	10,252	\$157,335	\$158,561	\$0	\$25,000	\$23,438	14.78%
20	AMEX ASSURANCE COMPANY	0.21%	47	0	\$205,589	\$207,326	\$0	\$0	\$25,149	12.13%
21	ANTHEM LIFE INSURANCE COMPANY	0.74%	28	75,412	\$724,234	\$776,870	\$0	\$339,250	\$339,250	43.67%
22	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.79%	27	4,183	\$769,829	\$1,177,443	\$0	\$122,904	\$119,857	10.18%
23	AUTO CLUB LIFE INSURANCE COMPANY	0.06%	63	746	\$55,892	\$56,432	\$0	\$31,250	\$23,833	42.23%
24	AXIS INSURANCE COMPANY	0.01%	80	611	\$10,319	\$3,751	\$0	\$54	\$1,529	40.76%
25	BALBOA INSURANCE COMPANY	0.00%	117	5	\$47	\$47	\$0	\$0	-\$192	-408.51%
26	BALBOA LIFE INSURANCE COMPANY	0.31%	43	8,903	\$303,220	\$303,220	\$0	\$14,935	\$8,832	2.91%
27	BANKERS LIFE AND CASUALTY COMPANY	0.00%	120	4	\$0	\$0	\$0	\$0	\$0	N/A
28	BCS INSURANCE COMPANY	0.00%	97	3	\$2,011	\$2,011	\$0	\$20,132	\$19,053	947.44%
29	BERKLEY LIFE AND HEALTH INSURANCE COMPAI	0.35%	39	5,835	\$344,080	\$264,766	\$0	\$137,535	\$113,768	42.97%
30	CAPITOL INDEMNITY CORPORATION	0.01%	83	400	\$5,254	\$4,679	\$0	\$6,392	\$15,672	334.94%
31	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	106	94	\$386	\$297	\$0	\$0	\$0	0.00%
32	CMFG LIFE INSURANCE COMPANY	1.08%	21	76,006	\$1,052,797	\$1,051,375	\$0	\$814,296	\$606,361	57.67%
33	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	118	1	\$43	\$52	\$0	\$0	\$10	19.23%
34	COLUMBIAN LIFE INSURANCE COMPANY	1.14%	20	1,911	\$1,104,743	\$991,940	\$0	\$593,688	\$583,501	58.82%
35	COMBINED INSURANCE CO OF AMERICA	0.12%	59	1,945	\$114,217	\$114,192	\$0	\$194,311	\$395,558	346.40%
36	COMMERCIAL TRAVELERS MUTUAL INSURANCE	0.01%	76	26	\$13,475	\$13,825	\$0	\$0	\$0	0.00%
37	CONTINENTAL AMERICAN INSURANCE COMPANY	1.37%	18	9,422	\$1,336,763	\$1,434,911	\$0	\$683,528	\$736,927	51.36%
38	CONTINENTAL CASUALTY COMPANY	0.00%	85	51	\$4,445	\$4,445	\$0	\$80,938	\$158,810	3572.78%
39	FAMILY HERITAGE LIFE INSURANCE COMPANY O	0.00%	109	2	\$316	\$301	\$0	\$0	\$0	0.00%
40	FARM BUREAU LIFE INSURANCE COMPANY OF M	0.19%	49	113,797	\$182,547	\$182,547	\$0	\$208,995	\$147,858	81.00%
41	FARMERS NEW WORLD LIFE INSURANCE COMP	0.00%	120	4	\$0	\$0	\$0	\$0	\$0	N/A
42	FEDERAL INSURANCE COMPANY	3.74%	9	144,673	\$3,640,606	\$6,235,546	\$0	\$6,777,691	\$5,446,588	87.35%
43	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	93	91	\$2,728	\$2,714	\$0	\$16,883	\$38,460	1417.10%
44	FIRST HEALTH LIFE & HEALTH INSURANCE COMP	0.00%	119	24	\$16	\$16	\$0	\$0	\$0	0.00%
45	FREEDOM LIFE INSURANCE COMPANY OF AMERI	0.01%	81	56	\$9,200	\$9,454	\$0	\$0	\$0	0.00%
46	GERBER LIFE INSURANCE COMPANY	0.35%	40	11,883	\$337,831	\$343,049	\$0	\$15,732	\$16,105	4.69%
47	GOLDEN RULE INSURANCE COMPANY	0.53%	32	4,185	\$519,165	\$532,761	\$0	\$315,483	\$300,670	56.44%
48	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	115	1	\$112	\$58	\$0	\$0	-\$83	-143.10%
49	GREAT AMERICAN INSURANCE COMPANY	8.61%	3	5,900	\$8,384,469	\$8,889,321	\$0	\$3,593,075	\$5,701,134	64.13%
50	GREAT NORTHERN INSURANCE COMPANY	0.02%	69	1,650	\$21,509	\$15,654	\$0	\$0	\$1,149	7.34%
51	GREAT-WEST LIFE & ANNUITY INSURANCE COMP	0.00%	116	0	\$50	\$36	\$0	\$55	\$39	108.33%
52	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.13%	57	641	\$127,153	\$107,626	\$0	\$143,413	\$187,979	174.66%
53	GUARDIAN LIFE INSURANCE COMPANY OF AMER	1.08%	22	79,387	\$1,049,626	\$1,084,932	\$0	\$563,250	\$832,792	76.76%
54	HARTFORD LIFE AND ACCIDENT INSURANCE COM	5.60%	5	185,560	\$5,450,487	\$5,402,141	\$0	\$4,073,855	\$4,182,574	77.42%
55	HARTFORD LIFE INSURANCE COMPANY	1.24%	19	12,193	\$1,208,160	\$1,188,583	\$0	\$1,098,170	\$984,158	82.80%
56	HM LIFE INSURANCE COMPANY	0.04%	65	25	\$43,710	\$44,167	\$0	\$2,200	\$2,529	5.73%
57	HOUSEHOLD LIFE INSURANCE COMPANY	0.00%	107	5	\$323	\$323	\$0	\$0	\$0	0.00%
58	HUMANA INSURANCE COMPANY	0.14%	56	14,060	\$133,401	\$130,257	\$0	\$20,000	\$30,258	23.23%
59	INSURANCE COMPANY OF NORTH AMERICA	0.00%	120	0	\$0	\$0	\$0	\$14,551	\$2,781	N/A
60	JOHN ALDEN LIFE INSURANCE COMPANY	0.02%	73	1,553	\$16,401	\$16,366	\$0	\$21,290	\$21,260	129.90%
61	KANAWHA INSURANCE COMPANY	0.23%	46	1,741	\$227,891	\$231,137	\$0	\$33,600	\$55,734	24.11%
62	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.02%	74	1	\$15,824	\$15,824	\$0	\$0	\$0	0.00%
63	LIFE INSURANCE COMPANY OF NORTH AMERICA	3.95%	8	153,635	\$3,840,889	\$3,840,889	\$0	\$1,873,167	\$1,680,056	43.74%
64	LINCOLN LIFE & ANNUITY COMPANY OF NEW YO	0.00%	84	125	\$4,486	\$4,902	\$0	\$36,635	\$57,242	1167.73%
65	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.05%	23	72,780	\$1,022,946	\$1,025,362	\$0	\$263,500	\$290,449	28.33%
66	MADISON NATIONAL LIFE INSURANCE COMPANY	0.00%	98	27	\$1,358	\$1,358	\$0	\$0	-\$112	-8.25%
67	MEGA LIFE AND HEALTH INSURANCE COMPANY	0.12%	58	512	\$116,158	\$117,083	\$0	\$23,270	\$3,310	2.83%
68	METROPOLITAN LIFE INSURANCE COMPANY	4.64%	7	249,285	\$4,518,256	\$4,356,191	\$0	\$1,767,247	\$1,635,879	37.55%
69	MIDWEST NATIONAL LIFE INSURANCE COMPANY	0.00%	89	6	\$3,725	\$3,752	\$0	\$0	-\$276	-7.36%
70	MINNESOTA LIFE INSURANCE COMPANY	2.25%	14	30,448	\$2,193,931	\$2,251,392	\$0	\$874,694	\$920,560	40.89%
71	MONUMENTAL LIFE INSURANCE COMPANY	6.63%	4	52,794	\$6,450,726	\$6,382,874	\$0	\$1,002,706	\$1,047,864	16.42%
72	MUTUAL OF OMAHA INSURANCE COMPANY	3.27%	11	314,141	\$3,186,337	\$3,180,706	\$0	\$781,313	\$1,354,012	42.57%
73	NATIONAL CASUALTY COMPANY	0.02%	67	13	\$23,766	\$21,191	\$0	\$471	-\$95	-0.45%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP ACCIDENT ONLY**

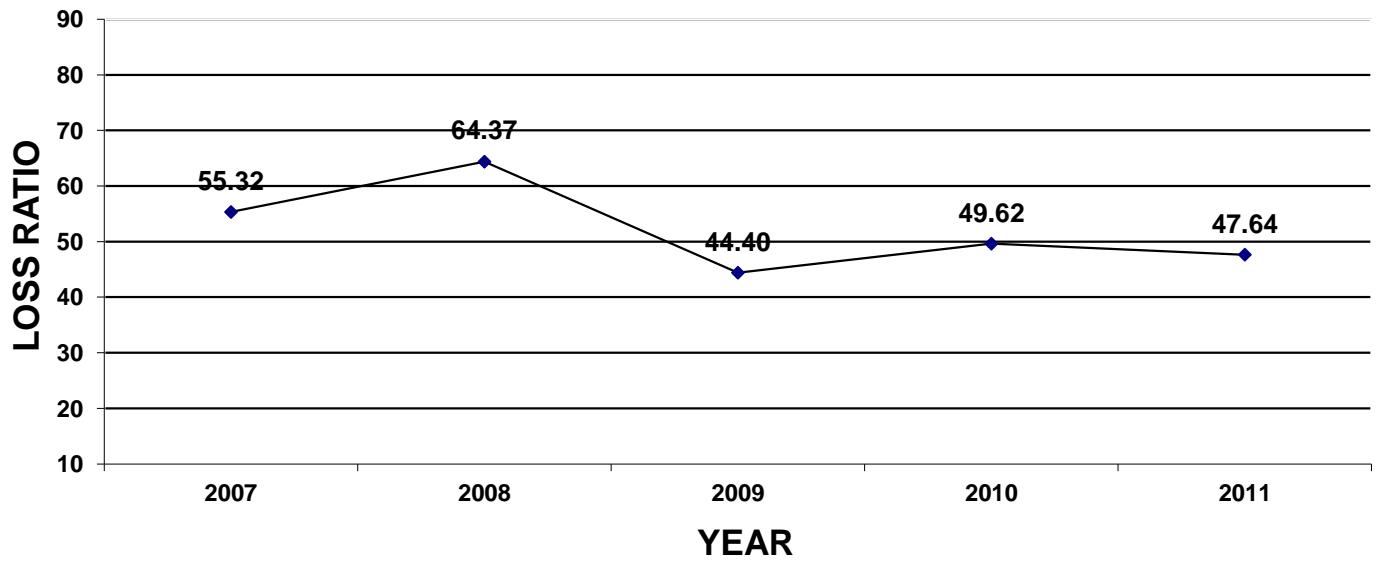
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
74	NATIONAL UNION FIRE INSURANCE COMPANY OF	10.49%	2	429,854	\$10,209,604	\$10,169,970	\$0	\$2,668,902	\$1,774,046	17.44%
75	NATIONWIDE LIFE INSURANCE COMPANY	0.36%	38	0	\$353,783	\$458,778	\$0	\$386,741	\$373,641	81.44%
76	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	99	0	\$1,313	\$1,313	\$0	\$126,420	\$126,420	9628.33%
77	NEW YORK LIFE INSURANCE COMPANY	0.15%	54	4,128	\$145,159	\$146,955	\$7,550	\$72,643	\$93,715	63.77%
78	OLD REPUBLIC LIFE INSURANCE COMPANY	0.31%	42	4	\$304,319	\$304,319	\$0	\$469,816	\$503,171	165.34%
79	ONEBEACON AMERICA INSURANCE COMPANY	0.94%	24	3,829	\$911,331	\$915,438	\$0	\$267,031	\$588,701	64.31%
80	PACIFIC INDEMNITY COMPANY	0.00%	105	100	\$400	\$216	\$0	\$0	\$70	32.41%
81	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	77	60	\$12,160	\$12,523	\$0	\$0	\$0	0.00%
82	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	96	48	\$2,018	\$2,020	\$0	\$0	\$0	0.00%
83	PERICO LIFE INSURANCE COMPANY	0.00%	91	25	\$3,234	\$3,236	\$0	\$2,820	\$3,637	112.39%
84	PHILADELPHIA AMERICAN LIFE INSURANCE COM	0.05%	64	30	\$45,436	\$45,436	\$0	\$13,093	\$10,500	23.11%
85	PRESIDENTIAL LIFE INSURANCE COMPANY	0.02%	75	410	\$14,627	\$14,627	\$0	\$6,886	\$7,080	48.40%
86	PROVIDENT LIFE AND ACCIDENT INSURANCE COI	0.00%	102	26	\$872	\$1,002	\$0	\$200,000	\$114,276	11404.79%
87	PRUDENTIAL INSURANCE COMPANY OF AMERICA	1.89%	15	152,458	\$1,835,663	\$1,830,422	\$0	\$1,984,139	\$1,860,730	101.66%
88	QBE INSURANCE CORPORATION	0.80%	26	0	\$774,720	\$389,812	\$0	\$285,341	\$433,739	111.27%
89	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	113	1	\$152	\$152	\$0	\$0	\$0	0.00%
90	RELIANCE STANDARD LIFE INSURANCE COMPAN	1.56%	17	30,667	\$1,514,988	\$1,512,180	\$0	\$355,484	\$372,919	24.66%
91	RELIASTAR LIFE INSURANCE COMPANY	0.18%	50	4,069	\$174,661	\$168,942	\$0	\$8,810	\$17,481	10.35%
92	SEARS LIFE INSURANCE COMPANY	0.47%	33	6,158	\$459,140	\$376,957	\$0	\$59,599	\$50,993	13.53%
93	SECURIAN LIFE INSURANCE COMPANY	0.00%	103	9	\$492	\$523	\$0	\$0	\$28	5.35%
94	SECURITY MUTUAL LIFE INSURANCE COMPANY C	0.02%	71	848	\$19,434	\$17,569	\$0	\$7,777	\$7,421	42.24%
95	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	114	1	\$150	\$265	\$0	\$0	\$0	0.00%
96	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	66	1,166	\$32,145	\$34,229	\$0	\$0	-\$12,019	-35.11%
97	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.02%	68	537	\$21,881	\$34,185	\$0	\$30,627	\$30,741	89.93%
98	STANDARD INSURANCE COMPANY	1.72%	16	59,654	\$1,676,712	\$1,645,152	\$0	\$1,071,343	\$558,707	33.96%
99	STANDARD LIFE AND ACCIDENT INSURANCE COM	0.00%	104	3	\$461	\$461	\$0	\$0	-\$274	-59.44%
100	STANDARD SECURITY LIFE INSURANCE COMPAN	0.02%	72	623	\$16,563	\$16,563	\$0	\$24,163	\$24,163	145.89%
101	STARNET INSURANCE COMPANY	0.00%	90	130	\$3,318	\$60,969	\$0	\$125,538	-\$19,708	-32.32%
102	STARR INDEMNITY & LIABILITY COMPANY	0.00%	120	13,313	-\$487	\$21,290	\$0	-\$44,246	-\$125,082	-587.52%
103	STATE FARM MUTUAL AUTOMOBILE INSURANCE	0.11%	60	4,049	\$107,676	\$107,676	\$0	\$0	\$7,313	6.79%
104	STONEBRIDGE CASUALTY INSURANCE COMPAN	0.00%	101	1,257	\$948	\$948	\$0	\$3,088	\$4,404	464.56%
105	STONEBRIDGE LIFE INSURANCE COMPANY	4.76%	6	85,222	\$4,635,132	\$4,616,714	\$0	\$2,330,853	\$2,076,281	44.97%
106	SYMETRA LIFE INSURANCE COMPANY	0.00%	88	252	\$3,963	\$3,994	\$0	\$0	\$0	0.00%
107	TIG INSURANCE COMPANY	0.00%	120	0	\$0	\$0	\$0	\$0	-\$3,232	N/A
108	TIME INSURANCE COMPANY	0.00%	94	696	\$2,647	\$2,224	\$0	\$0	\$392	17.63%
109	TRANSAMERICA FINANCIAL LIFE INSURANCE COI	3.57%	10	1,368	\$3,474,470	\$3,588,347	\$0	\$0	\$0	0.00%
110	TRANSAMERICA LIFE INSURANCE COMPANY	0.25%	45	2,669	\$239,134	\$243,071	\$0	\$47,050	\$45,317	18.64%
111	TRUSTMARK INSURANCE COMPANY	0.10%	61	807	\$100,940	\$100,920	\$0	\$13,838	\$16,284	16.14%
112	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	100	170	\$1,296	\$1,262	\$0	\$0	\$0	0.00%
113	U S SPECIALTY INSURANCE COMPANY	0.17%	51	82	\$170,101	\$151,044	\$0	\$101,218	\$31,536	20.88%
114	UNION FIDELITY LIFE INSURANCE COMPANY	0.32%	41	7,259	\$307,485	\$302,491	\$0	\$162,171	\$145,293	48.03%
115	UNION LABOR LIFE INSURANCE COMPANY	0.14%	55	6,258	\$139,706	\$139,555	\$0	\$70,519	\$123,873	88.76%
116	UNION SECURITY INSURANCE COMPANY	0.20%	48	1,840	\$192,680	\$193,432	\$0	\$311,684	\$311,988	161.29%
117	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.59%	30	54,802	\$576,266	\$580,268	\$0	\$226,384	\$230,277	39.68%
118	UNITED STATES FIRE INSURANCE COMPANY	0.88%	25	513	\$856,608	\$856,608	\$0	\$215,526	\$207,753	24.25%
119	UNITED STATES LIFE INSURANCE COMPANY NEW	0.39%	37	0	\$381,671	\$338,064	\$0	\$23,723	-\$89,834	-26.57%
120	UNUM LIFE INSURANCE COMPANY OF AMERICA	2.41%	13	93,914	\$2,344,848	\$2,340,858	\$0	\$1,501,028	\$1,460,695	62.40%
121	USAA LIFE INSURANCE COMPANY	0.01%	78	75	\$11,289	\$11,334	\$0	\$0	\$0	0.00%
122	VIGILANT INSURANCE COMPANY	0.00%	110	25	\$303	\$139	\$0	\$0	\$45	32.37%
123	WASHINGTON NATIONAL INSURANCE COMPANY	0.17%	52	4,507	\$163,642	\$173,112	\$0	\$45,258	\$45,258	26.14%
124	WILTON REASSURANCE LIFE COMPANY OF NEW	0.00%	108	2	\$322	\$322	\$0	\$0	\$0	0.00%
125	ZURICH AMERICAN INSURANCE COMPANY	10.56%	1	94,607	\$10,273,254	\$10,432,950	\$0	\$6,299,691	\$6,668,138	63.91%
TOTAL		100.00%		3,112,536	\$97,329,393	\$100,542,729	\$7,550	\$47,953,765	\$47,896,762	47.64%

## MISSOURI GROUP ACCIDENT ONLY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

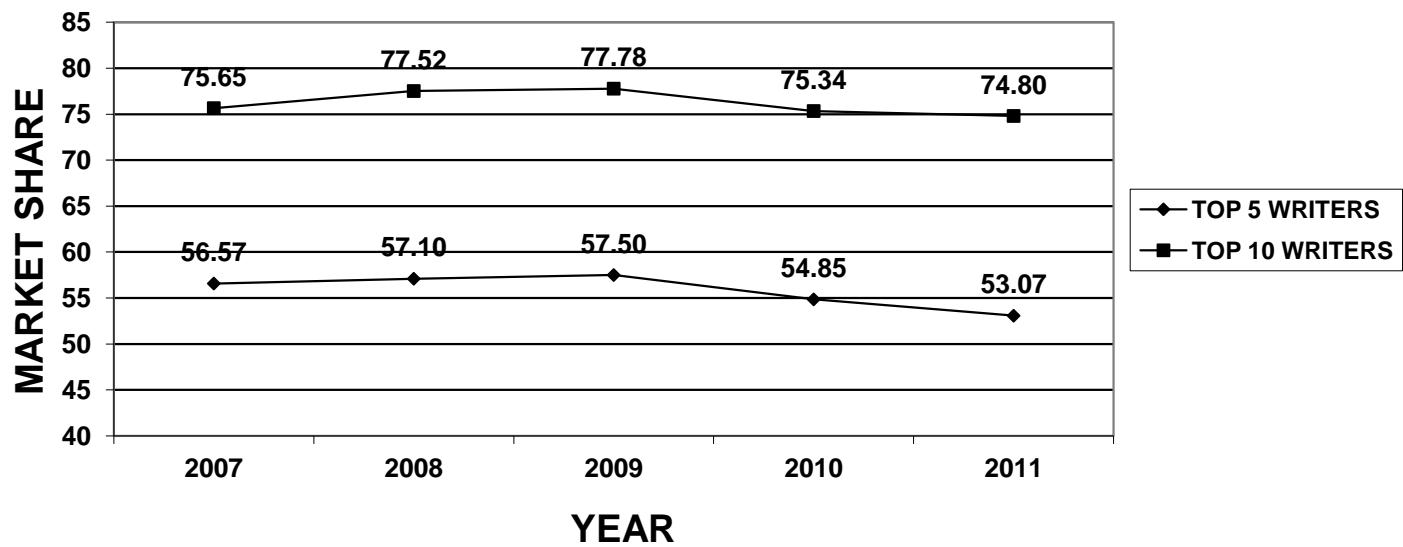
OBS	COMPANY NAME	RANK BY MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.03%	53	523	\$63,197	\$61,807	\$0	\$9,651	\$10,669	17.26%
2	ACE AMERICAN INSURANCE COMPANY	1.10%	19	10	\$2,789,872	\$2,531,240	\$0	\$4,345,981	\$3,212,113	126.90%
3	AETNA LIFE INSURANCE COMPANY	2.39%	14	12,964	\$6,032,530	\$6,197,665	\$0	\$5,565,002	\$5,736,128	92.55%
4	AMERICAN BANKERS LIFE ASSURANCE OF FLORID	0.04%	46	24	\$94,163	\$95,380	\$0	-\$4	-\$2,058	-2.16%
5	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF	0.01%	75	24	\$15,564	\$16,881	\$0	\$0	\$0	0.00%
6	AMERICAN FIDELITY ASSURANCE COMPANY	1.76%	16	9,278	\$4,450,919	\$4,498,926	\$0	\$1,996,083	\$2,633,849	58.54%
7	AMERICAN GENERAL ASSURANCE COMPANY	0.05%	43	447	\$124,208	\$158,480	\$0	\$18,734	\$37,071	23.39%
8	AMERICAN GENERAL LIFE INSURANCE COMPANY C	0.03%	47	11	\$83,650	\$88,969	\$0	\$144,601	\$207,533	233.26%
9	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.06%	41	1,434	\$139,867	\$141,015	\$0	\$55,553	\$45,243	32.08%
10	AMERICAN MEDICAL SECURITY LIFE INSURANCE C	0.00%	91	2	\$566	\$566	\$0	\$0	-\$38	-6.71%
11	AMERICAN NATIONAL INSURANCE COMPANY	0.03%	49	675	\$77,320	\$77,320	\$0	\$21,971	\$21,971	28.42%
12	AMERICAN UNDERWRITERS LIFE INSURANCE COM	0.01%	76	259	\$14,862	\$14,862	\$0	\$0	\$0	0.00%
13	AMERICAN UNITED LIFE INSURANCE COMPANY	0.60%	22	6,579	\$1,516,135	\$1,529,561	\$0	\$984,019	\$922,529	60.31%
14	ANTHEM LIFE INSURANCE COMPANY	0.41%	27	3,268	\$1,042,798	\$1,118,505	\$0	\$455,591	\$455,591	40.73%
15	ATHENE ANNUITY & LIFE INSURANCE COMPANY	0.01%	69	100	\$22,182	\$33,927	\$0	\$1,398	\$1,363	4.02%
16	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	95	0	\$0	\$0	\$0	\$18,400	\$18,400	N/A
17	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.11%	34	1,276	\$272,707	\$271,325	\$0	\$130,476	\$131,636	48.52%
18	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	93	6	\$337	\$9,206	\$0	\$1,708	-\$2,997	-32.55%
19	CENTRAL STATES INDEMNITY COMPANY OF OMAH	0.00%	83	16	\$1,929	\$1,970	\$0	\$3,850	\$2,151	109.19%
20	CENTRAL UNITED LIFE INSURANCE COMPANY	0.03%	51	95	\$66,131	\$69,514	\$0	\$6,426	\$5,946	8.55%
21	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.02%	63	0	\$43,107	\$43,107	\$0	\$759,024	\$575,420	1334.86%
22	CMFG LIFE INSURANCE COMPANY	0.09%	35	917	\$225,936	\$224,729	\$0	\$84,902	\$78,163	34.78%
23	COLONIAL LIFE & ACCIDENT INSURANCE COMPAN	0.02%	61	82	\$46,913	\$46,693	\$0	\$188,714	\$107,146	229.47%
24	COMBINED INSURANCE CO OF AMERICA	0.00%	95	2	\$0	\$0	\$0	\$8,569	\$8,080	N/A
25	COMMERCIAL TRAVELERS MUTUAL INSURANCE CO	0.02%	55	238	\$61,065	\$62,651	\$0	\$12,029	\$11,791	18.82%
26	COMPANION LIFE INSURANCE COMPANY	0.07%	40	34	\$169,227	\$169,144	\$0	\$168,020	\$176,373	104.27%
27	CONNECTICUT GENERAL LIFE INS CO	0.00%	87	5	\$1,135	\$0	\$0	\$1,671,109	\$1,663,136	N/A
28	CONTINENTAL AMERICAN INSURANCE COMPANY	0.14%	33	1,207	\$351,620	\$377,437	\$0	\$179,794	\$193,840	51.36%
29	CONTINENTAL ASSURANCE COMPANY	0.00%	95	0	\$0	\$0	\$0	\$36,607	\$32,548	N/A
30	CONTINENTAL CASUALTY COMPANY	0.00%	95	0	\$0	\$0	\$0	\$1,535,749	\$422,741	N/A
31	COUNTRY LIFE INSURANCE COMPANY	0.02%	59	162	\$49,210	\$49,210	\$0	\$19,989	\$51,012	103.66%
32	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	95	0	\$0	\$0	\$0	\$15,600	\$9,713	N/A
33	EPIC LIFE INSURANCE COMPANY THE	0.01%	67	110	\$27,821	\$28,023	\$0	\$9,216	\$8,743	31.20%
34	FARM BUREAU LIFE INSURANCE COMPANY OF MIS	0.02%	56	658	\$54,806	\$54,806	\$0	\$52,000	\$57,000	104.00%
35	FEDERATED MUTUAL INSURANCE COMPANY	0.02%	57	368	\$52,558	\$52,558	\$0	\$6,636	\$7,004	13.33%
36	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.04%	45	191	\$110,326	\$109,619	\$0	\$30,854	\$18,733	17.09%
37	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COI	0.00%	95	0	\$0	\$0	\$0	\$77,219	\$78,504	N/A
38	FORT DEARBORN LIFE INSURANCE COMPANY	0.55%	24	8,723	\$1,379,641	\$1,379,641	\$0	\$916,218	\$916,218	66.41%
39	GENWORTH LIFE AND ANNUITY INSURANCE COMP	0.00%	81	5	\$2,348	\$2,253	\$0	\$0	\$0	0.00%
40	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	77	14	\$12,890	\$12,950	\$0	\$0	\$0	0.00%
41	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAI	0.31%	29	561	\$781,969	\$556,516	\$0	\$847,704	\$614,087	110.34%
42	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	95	0	\$0	\$17	\$0	\$0	\$0	0.00%
43	GUARDIAN LIFE INSURANCE COMPANY OF AMERIC	4.40%	8	56,500	\$11,120,349	\$11,105,022	\$0	\$5,981,257	\$10,311,800	92.86%
44	HARTFORD LIFE AND ACCIDENT INSURANCE COMP	17.92%	1	183,642	\$45,272,237	\$45,011,394	\$0	\$28,516,880	\$35,340,125	78.51%
45	HARTFORD LIFE INSURANCE COMPANY	0.15%	32	2,057	\$374,499	\$372,288	\$0	\$361,382	\$392,998	105.56%
46	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.00%	95	0	\$0	\$0	\$0	\$117,876	-\$214,834	N/A
47	HM LIFE INSURANCE COMPANY	0.00%	95	0	\$0	\$0	\$0	\$67,610	\$77,712	N/A
48	HORACE MANN LIFE INSURANCE COMPANY	0.01%	74	104	\$16,036	\$16,049	\$0	\$12,178	\$10,794	67.26%
49	HUMANA INSURANCE COMPANY	0.02%	64	37	\$40,520	\$39,565	\$0	\$1,008	\$179	0.45%
50	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	58	92	\$50,323	\$49,970	\$0	\$23,989	\$6,500	13.01%
51	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	95	0	\$0	\$0	\$0	\$5,384	-\$23,198	N/A
52	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	79	22	\$2,762	\$2,762	\$0	\$0	-\$240	-8.69%
53	KANAWHA INSURANCE COMPANY	0.65%	21	3,627	\$1,644,002	\$1,667,421	\$0	\$414,979	\$688,346	41.28%
54	KANSAS CITY LIFE INSURANCE COMPANY	0.43%	26	4,050	\$1,095,271	\$1,100,709	\$0	\$592,167	\$576,572	52.38%
55	LIBERTY LIFE INSURANCE COMPANY OF BOSTON	2.56%	13	33,778	\$6,471,023	\$7,400,881	\$0	\$3,890,063	\$5,179,528	69.99%
56	LIFE INSURANCE COMPANY OF NORTH AMERICA	5.92%	5	74,812	\$14,962,328	\$14,962,318	\$0	\$11,289,231	\$11,845,465	79.17%
57	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.02%	54	158	\$62,725	\$63,161	\$0	\$21,416	\$33,463	52.98%
58	LINCOLN NATIONAL LIFE INSURANCE COMPANY	4.74%	6	72,197	\$11,969,395	\$11,997,673	\$0	\$7,083,778	\$7,808,254	65.08%
59	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	95	0	\$0	\$0	\$0	\$7,293	\$3,048	N/A
60	MADISON NATIONAL LIFE INSURANCE COMPANY IN	0.00%	95	1	\$0	\$1,368	\$0	\$20,897	\$22,076	1613.74%
61	MANHATTAN LIFE INSURANCE COMPANY	0.00%	85	2	\$1,783	\$1,726	\$0	\$325	\$374	21.67%
62	MEGA LIFE AND HEALTH INSURANCE COMPANY TH	0.01%	66	121	\$30,293	\$30,530	\$0	\$0	-\$48	-0.16%
63	METROPOLITAN LIFE INSURANCE COMPANY	7.10%	4	98,235	\$17,940,135	\$17,877,469	\$0	\$16,533,193	\$16,631,339	93.03%
64	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	80	2	\$2,662	\$2,660	\$0	\$0	\$0	0.00%
65	MINNESOTA LIFE INSURANCE COMPANY	0.08%	37	2,252	\$200,303	\$214,696	\$0	\$147,073	\$159,638	74.36%
66	MONUMENTAL LIFE INSURANCE COMPANY	0.01%	70	108	\$22,006	\$20,858	\$0	\$11,163	\$9,890	47.42%
67	MONY LIFE INSURANCE COMPANY	0.00%	86	4	\$1,773	\$1,917	\$0	\$53,141	\$64,942	3387.69%
68	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.03%	48	529	\$81,692	\$81,692	\$0	\$110,568	\$110,568	135.35%
69	MUTUAL OF OMAHA INSURANCE COMPANY	0.07%	39	410	\$176,227	\$169,460	\$0	\$267,980	\$171,624	101.28%
70	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	89	15	\$709	\$641	\$0	\$4,309	\$4,309	672.23%
71	NEW YORK LIFE INSURANCE COMPANY	0.56%	23	1,496	\$1,415,558	\$1,432,873	\$121,040	\$280,889	\$692,406	48.32%
72	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	82	22	\$2,120	\$2,127	\$0	\$602	\$17,608	827.83%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DISABILITY INCOME**

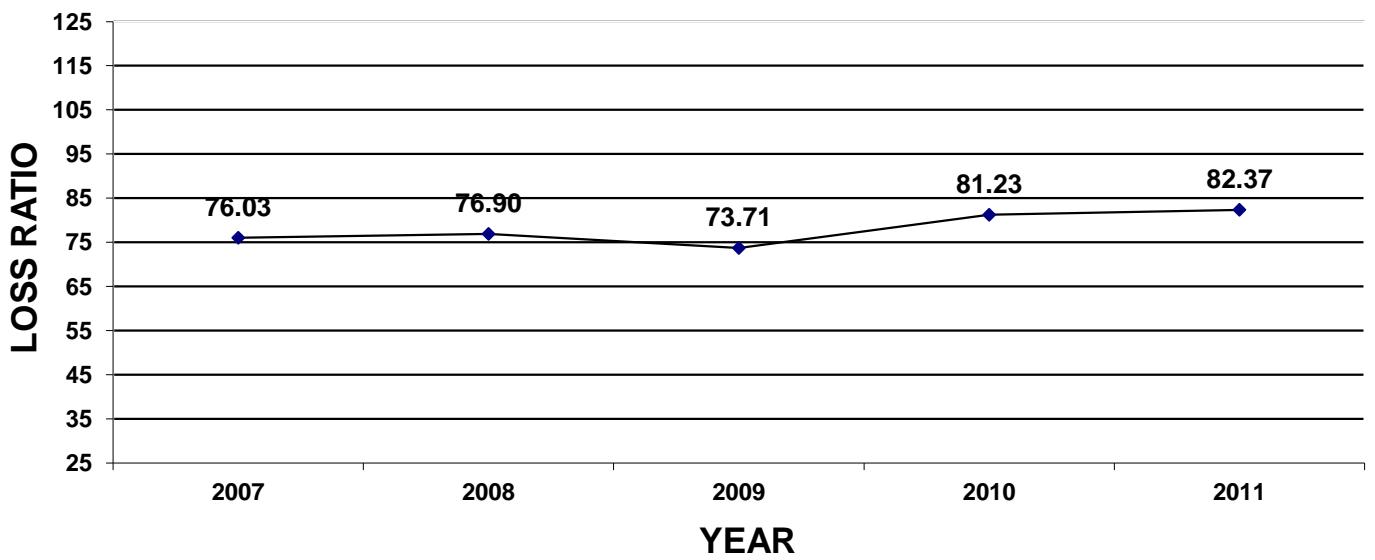
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	NORTHWESTERN MUTUAL LIFE INSURANCE COMP.	0.90%	20	4,319	\$2,286,614	\$2,310,493	\$0	\$761,251	\$714,244	30.91%
74	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	72	26	\$17,345	\$17,863	\$0	\$11,928	\$12,451	69.70%
75	PAUL REVERE LIFE INSURANCE COMPANY	0.08%	36	2,001	\$208,054	\$208,557	\$0	\$225,058	\$77,625	37.22%
76	PEKIN LIFE INSURANCE COMPANY	0.00%	88	4	\$1,056	\$1,056	\$0	\$0	\$0	0.00%
77	PHOENIX LIFE INSURANCE COMPANY	0.00%	95	0	\$0	\$0	\$0	\$140,660	\$56,550	N/A
78	PRINCIPAL LIFE INSURANCE COMPANY	2.84%	11	37,146	\$7,174,093	\$7,616,810	\$0	\$5,119,903	\$4,624,826	60.72%
79	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	95	0	\$0	\$0	\$0	\$2,448	\$870	N/A
80	PROVIDENT LIFE AND ACCIDENT INSURANCE COMI	0.03%	50	261	\$76,589	\$76,505	\$0	\$602,139	\$270,633	353.75%
81	PRUDENTIAL INSURANCE COMPANY OF AMERICA 1	4.39%	9	34,695	\$11,101,896	\$11,092,285	\$71,130	\$8,085,053	\$10,644,509	95.96%
82	REASSURE AMERICA LIFE INSURANCE COMPANY	0.01%	71	1	\$20,365	\$27,829	\$0	\$0	\$0	0.00%
83	RELIABLE LIFE INSURANCE COMPANY	0.00%	95	2	\$0	\$0	\$0	\$5,268	\$1,220	N/A
84	RELIANCE STANDARD LIFE INSURANCE COMPANY	4.66%	7	57,691	\$11,784,958	\$11,833,176	\$0	\$7,404,134	\$8,997,459	76.04%
85	RELIASTAR LIFE INSURANCE COMPANY	0.23%	30	5,574	\$589,340	\$582,537	\$0	\$812,802	\$305,019	52.36%
86	RELIASTAR LIFE INSURANCE COMPANY OF NEW YC	0.00%	84	4	\$1,912	\$1,609	\$0	\$0	\$0	0.00%
87	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	90	1	\$636	\$635	\$0	\$0	\$9,607	1512.91%
88	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	68	251	\$22,678	\$22,491	\$0	\$7,231	\$16,235	72.18%
89	STANDARD INSURANCE COMPANY	8.51%	3	99,988	\$21,509,197	\$25,938,864	\$0	\$23,175,337	\$27,459,576	105.86%
90	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.44%	25	6,079	\$1,111,200	\$1,111,520	\$0	\$481,436	\$387,544	34.87%
91	SUN LIFE ASSURANCE COMPANY OF CANADA	1.56%	17	21,788	\$3,948,288	\$3,982,928	\$0	\$3,214,964	\$3,282,903	82.42%
92	SYMETRA LIFE INSURANCE COMPANY	0.02%	60	97	\$47,497	\$47,862	\$0	\$0	\$0	0.00%
93	TEACHERS INSURANCE AND ANNUITY ASSOCIATIO	0.04%	44	97	\$111,103	\$106,999	\$0	\$1,542,926	\$1,542,926	1442.00%
94	TIME INSURANCE COMPANY	0.01%	73	118	\$16,246	\$15,359	\$0	\$1,484	\$2,212	14.40%
95	TRANSAMERICA LIFE INSURANCE COMPANY	0.08%	38	1,166	\$194,766	\$196,719	\$0	\$31,117	\$29,972	15.24%
96	TRUSTMARK INSURANCE COMPANY	0.05%	42	370	\$136,727	\$136,263	\$0	\$66,795	\$83,818	61.51%
97	TRUSTMARK LIFE INSURANCE COMPANY	0.01%	65	69	\$31,149	\$30,369	\$0	\$3,958	\$4,054	13.35%
98	UNIMERICA INSURANCE COMPANY	1.83%	15	24,037	\$4,622,492	\$4,836,285	\$0	\$1,707,931	\$1,711,758	35.39%
99	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	95	0	\$0	\$0	\$0	\$12,918	-\$30,177	N/A
100	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	94	2	\$165	\$162	\$0	\$26,638	\$26,638	16443.21%
101	UNION LABOR LIFE INSURANCE COMPANY	0.00%	92	2	\$495	\$489	\$0	\$1	\$76	15.54%
102	UNION SECURITY INSURANCE COMPANY	3.54%	10	36,050	\$8,939,765	\$8,998,781	\$0	\$7,928,470	\$6,211,859	69.03%
103	UNITED HEALTHCARE INSURANCE COMPANY	0.20%	31	3,588	\$494,506	\$494,506	\$0	\$785,187	\$785,187	158.78%
104	UNITED LIFE INSURANCE COMPANY	0.00%	78	9	\$3,063	\$3,063	\$0	\$0	\$0	0.00%
105	UNITED OF OMAHA LIFE INSURANCE COMPANY	2.65%	12	30,534	\$6,701,821	\$6,449,514	\$0	\$2,992,555	\$3,400,849	52.73%
106	UNITED STATES LIFE INSURANCE COMPANY NEW Y	0.38%	28	24	\$969,990	\$513,444	\$0	\$1,287,502	\$867,756	169.01%
107	UNITED TEACHER ASSOCIATES INSURANCE COMP.	0.00%	95	0	\$0	\$0	\$0	\$21,320	\$28,133	N/A
108	UNITED WISCONSIN INSURANCE COMPANY	0.00%	95	221	\$0	\$0	\$0	\$0	-\$166,576	N/A
109	UNUM LIFE INSURANCE COMPANY OF AMERICA	13.62%	2	161,235	\$34,425,707	\$34,308,757	\$0	\$32,827,559	\$30,357,733	88.48%
110	USABLE LIFE	1.15%	18	8,638	\$2,898,155	\$3,050,190	\$0	\$2,166,611	\$2,166,611	71.03%
111	WASHINGTON NATIONAL INSURANCE COMPANY	0.02%	62	72	\$45,612	\$46,786	\$0	\$57,763	\$59,208	126.55%
112	ZURICH AMERICAN INSURANCE COMPANY	0.03%	52	639	\$65,349	\$65,352	\$0	\$73,242	\$43,400	66.41%
TOTAL		100.00%		1,121,340	\$252,694,869	\$257,839,761	\$192,170	\$197,779,613	\$212,375,298	82.37%

## MISSOURI GROUP DISABILITY INCOME INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

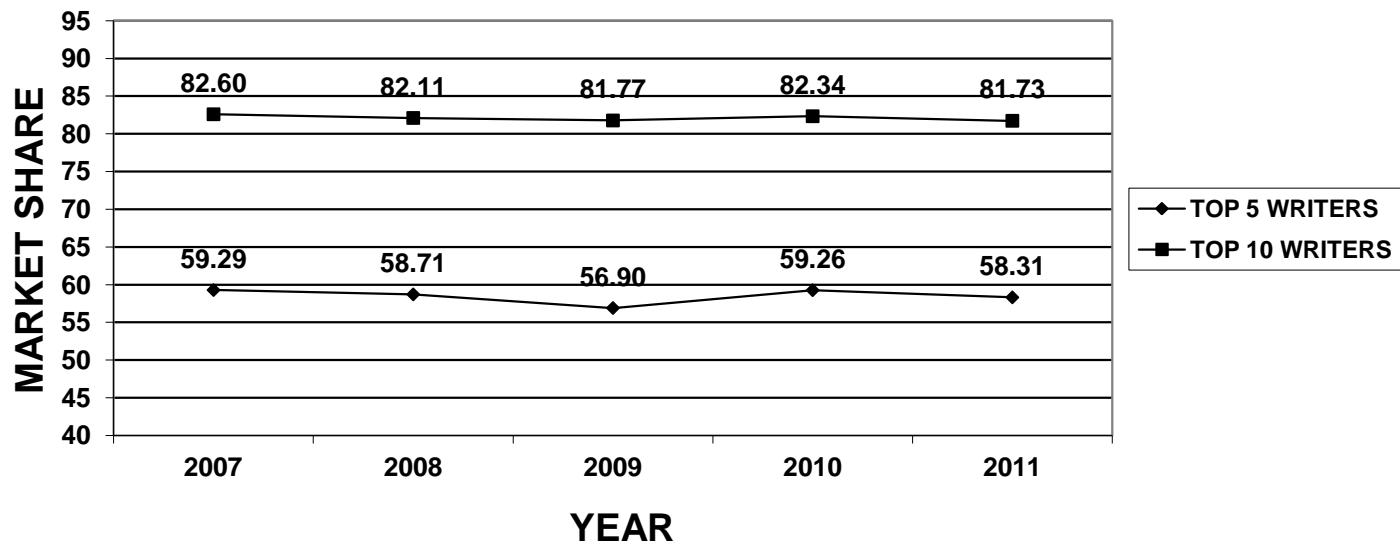
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	0.00%	73	6	\$1,536	\$1,536	\$0	\$0	\$0	0.00%
2	AETNA LIFE INSURANCE COMPANY	7.73%	3	56,811	\$15,752,721	\$15,625,071	\$0	\$11,789,498	\$11,964,115	76.57%
3	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	70	14	\$2,023	\$2,144	\$0	\$0	-\$29	-1.35%
4	AMERICAN GENERAL LIFE INSURANCE COMPANY OF	0.11%	39	46	\$222,763	\$244,064	\$0	\$222,962	\$246,615	101.05%
5	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.11%	38	1,238	\$227,032	\$233,481	\$0	\$87,497	\$88,595	37.95%
6	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.01%	57	61	\$21,335	\$21,675	\$0	\$14,355	\$13,113	60.50%
7	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.00%	69	15	\$3,737	\$3,755	\$0	\$3,028	\$3,143	83.70%
8	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	71	1	\$1,891	\$1,893	\$0	\$857	\$866	45.75%
9	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.00%	64	9	\$9,066	\$9,066	\$0	\$132	-\$2,291	-25.27%
10	AMERITAS LIFE INSURANCE CORP	3.94%	9	18,062	\$8,023,366	\$8,129,190	\$0	\$5,625,826	\$5,698,888	70.10%
11	BCS INSURANCE COMPANY	0.20%	31	409	\$415,345	\$416,481	\$0	\$71,711	\$71,910	17.27%
12	BEST LIFE AND HEALTH INSURANCE COMPANY	0.01%	60	33	\$15,408	\$15,441	\$0	\$10,192	\$10,146	65.71%
13	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	3.41%	11	25,831	\$6,955,683	\$6,955,683	\$0	\$5,070,715	\$5,116,006	73.55%
14	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.91%	16	2,925	\$1,856,275	\$1,853,680	\$0	\$1,070,814	\$1,072,830	57.88%
15	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	72	3	\$1,766	\$1,856	\$0	\$0	\$0	0.00%
16	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	75	8	-\$179	\$297	\$0	\$0	\$0	0.00%
17	CITIZENS SECURITY LIFE INS CO	0.05%	44	539	\$104,221	\$104,681	\$0	\$38,867	\$39,290	37.53%
18	CMFG LIFE INSURANCE COMPANY	0.01%	58	46	\$18,830	\$18,875	\$0	\$12,219	\$11,685	61.91%
19	COMPANION LIFE INSURANCE COMPANY	0.45%	23	389	\$910,653	\$910,212	\$0	\$606,394	\$636,541	69.93%
20	COMPBENEFITS INSURANCE COMPANY	0.86%	17	22,354	\$1,760,989	\$1,771,181	\$0	\$1,049,015	\$1,018,202	57.49%
21	CONNECTICUT GENERAL LIFE INS CO	3.43%	10	54,160	\$6,991,897	\$12,680,407	\$0	\$5,325,809	\$5,300,741	41.80%
22	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	51	87	\$36,518	\$36,731	\$0	\$25,018	\$25,372	69.08%
23	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	0.11%	40	833	\$220,157	\$220,157	\$0	\$187,030	\$187,030	84.95%
24	DENTEGRA INSURANCE COMPANY	1.51%	13	5,445	\$3,071,317	\$3,007,243	\$0	\$1,999,890	\$2,035,829	67.70%
25	EPIC LIFE INSURANCE COMPANY THE	0.12%	37	880	\$245,124	\$251,173	\$0	\$191,016	\$181,223	72.15%
26	FEDERATED MUTUAL INSURANCE COMPANY	0.16%	33	1,169	\$319,835	\$319,835	\$0	\$228,197	\$225,894	70.63%
27	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.01%	55	3,090	\$27,325	\$27,325	\$0	\$17,866	\$7,239	26.49%
28	FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE C	0.45%	22	3,442	\$920,667	\$879,473	\$0	\$769,017	\$791,064	89.95%
29	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN	0.23%	28	1,099	\$468,521	\$465,212	\$0	\$284,736	\$283,534	60.95%
30	FORT DEARBORN LIFE INSURANCE COMPANY	0.58%	21	5,018	\$1,176,932	\$1,176,932	\$0	\$860,893	\$860,893	73.15%
31	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	68	12	\$4,124	\$4,238	\$0	\$1,698	\$1,786	42.14%
32	GERBER LIFE INSURANCE COMPANY	0.00%	65	10	\$6,566	\$6,667	\$0	\$2,781	\$3,057	45.85%
33	GOLDEN RULE INSURANCE COMPANY	0.27%	27	1,754	\$552,122	\$560,167	\$0	\$363,824	\$377,949	67.47%
34	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	21.26%	1	208,404	\$43,340,737	\$43,250,228	\$0	\$31,066,329	\$31,141,117	72.00%
35	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	5.21%	7	35,005	\$10,618,866	\$10,621,210	\$0	\$6,136,096	\$6,146,187	57.87%
36	HUMANADEL LIFE INSURANCE COMPANY	6.60%	5	50,500	\$13,455,506	\$13,268,451	\$0	\$9,096,233	\$9,222,259	69.51%
37	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.00%	75	0	\$0	\$0	\$0	\$0	-\$3	N/A
38	JOHN ALDEN LIFE INSURANCE COMPANY	0.08%	42	483	\$164,321	\$162,985	\$0	\$102,708	\$100,521	61.68%
39	KANSAS CITY LIFE INSURANCE COMPANY	1.16%	15	7,423	\$2,360,998	\$2,372,721	\$0	\$1,750,728	\$1,704,623	71.84%
40	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	75	0	\$0	\$0	\$0	\$287,112	\$287,112	N/A
41	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.17%	14	4,205	\$2,377,875	\$2,383,493	\$0	\$2,177,612	\$2,400,322	100.71%
42	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.14%	35	656	\$280,945	\$281,737	\$0	\$124,241	\$126,984	45.07%
43	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.03%	47	263	\$56,577	\$57,305	\$0	\$50,078	\$49,942	87.15%
44	METROPOLITAN LIFE INSURANCE COMPANY	16.03%	2	69,245	\$32,675,230	\$31,597,165	\$0	\$27,957,323	\$28,072,062	88.84%
45	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.01%	62	56	\$13,050	\$13,214	\$0	\$4,543	\$4,502	34.07%
46	MONUMENTAL LIFE INSURANCE COMPANY	0.00%	75	1	\$0	\$0	\$0	\$0	\$0	N/A
47	MUTUAL OF OMAHA INSURANCE COMPANY	0.00%	75	9	\$0	\$0	\$0	\$4,611	\$4,611	N/A
48	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.09%	41	403	\$192,784	\$194,691	\$0	\$108,515	\$108,515	55.74%
49	NATIONWIDE LIFE INSURANCE COMPANY	0.05%	45	198	\$102,274	\$101,930	\$0	\$107,497	\$107,497	105.46%
50	PAN-AMERICAN LIFE INSURANCE COMPANY	0.03%	48	76	\$53,980	\$55,592	\$0	\$19,317	\$20,165	36.27%
51	PHOENIX LIFE INSURANCE COMPANY	0.00%	75	0	\$0	\$0	\$0	\$2,142	\$193	N/A
52	PHYSICIANS MUTUAL INSURANCE COMPANY	0.15%	34	1,126	\$307,880	\$310,473	\$0	\$114,280	\$121,855	39.25%
53	PRINCIPAL LIFE INSURANCE COMPANY	4.75%	8	33,411	\$9,681,932	\$9,790,055	\$0	\$6,632,373	\$5,991,044	61.20%
54	PRUDENTIAL INSURANCE COMPANY OF AMERICA TI	0.21%	29	1,179	\$423,221	\$423,221	\$0	\$290,352	\$290,352	68.61%
55	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.80%	18	3,237	\$1,634,046	\$1,639,611	\$0	\$1,270,884	\$1,267,467	77.30%
56	RENAISSANCE LIFE & HEALTH INSURANCE COMPAN	0.00%	63	0	\$9,893	\$9,893	\$0	\$1,179	\$752	7.60%
57	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	74	0	\$114	\$126	\$0	\$658	\$437	346.83%
58	SECURIAN LIFE INSURANCE COMPANY	0.01%	54	85	\$27,346	\$27,353	\$0	\$11,316	\$11,416	41.74%
59	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.37%	25	935	\$746,053	\$726,655	\$0	\$521,818	\$508,251	69.94%
60	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	52	38	\$29,013	\$29,013	\$0	\$10,687	\$10,807	37.25%
61	STANDARD INSURANCE COMPANY	0.63%	20	2,439	\$1,290,340	\$1,233,178	\$0	\$832,752	\$811,296	65.79%
62	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.01%	56	48	\$25,962	\$24,973	\$0	\$6,351	\$1,206	4.83%
63	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.01%	53	106	\$28,983	\$28,983	\$0	\$9,726	\$9,726	33.56%
64	STARMOUNT LIFE INSURANCE COMPANY	0.00%	67	40	\$4,824	\$5,113	\$0	\$1,229	\$1,246	24.37%
65	STONEBRIDGE LIFE INSURANCE COMPANY	0.33%	26	1,858	\$664,899	\$662,257	\$0	\$0	\$0	0.00%
66	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.64%	19	4,599	\$1,304,009	\$1,304,385	\$0	\$1,069,161	\$860,648	65.98%
67	SUN LIFE ASSURANCE COMPANY OF CANADA	0.13%	36	2	\$264,158	\$266,475	\$0	\$75,859	\$77,462	29.07%
68	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.07%	43	651	\$141,764	\$141,764	\$0	\$82,057	\$86,448	60.98%
69	SYMETRA LIFE INSURANCE COMPANY	0.01%	59	47	\$17,622	\$17,622	\$0	\$12,239	\$12,239	69.45%
70	TIME INSURANCE COMPANY	0.03%	46	268	\$63,546	\$60,779	\$0	\$35,948	\$37,324	61.41%
71	TRANSAMERICA LIFE INSURANCE COMPANY	0.42%	24	5,971	\$852,972	\$861,528	\$0	\$489,890	\$471,850	54.77%
72	TRUSTMARK INSURANCE COMPANY	0.01%	61	0	\$14,149	\$14,146	\$0	\$29,506	\$29,506	208.58%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP DENTAL**

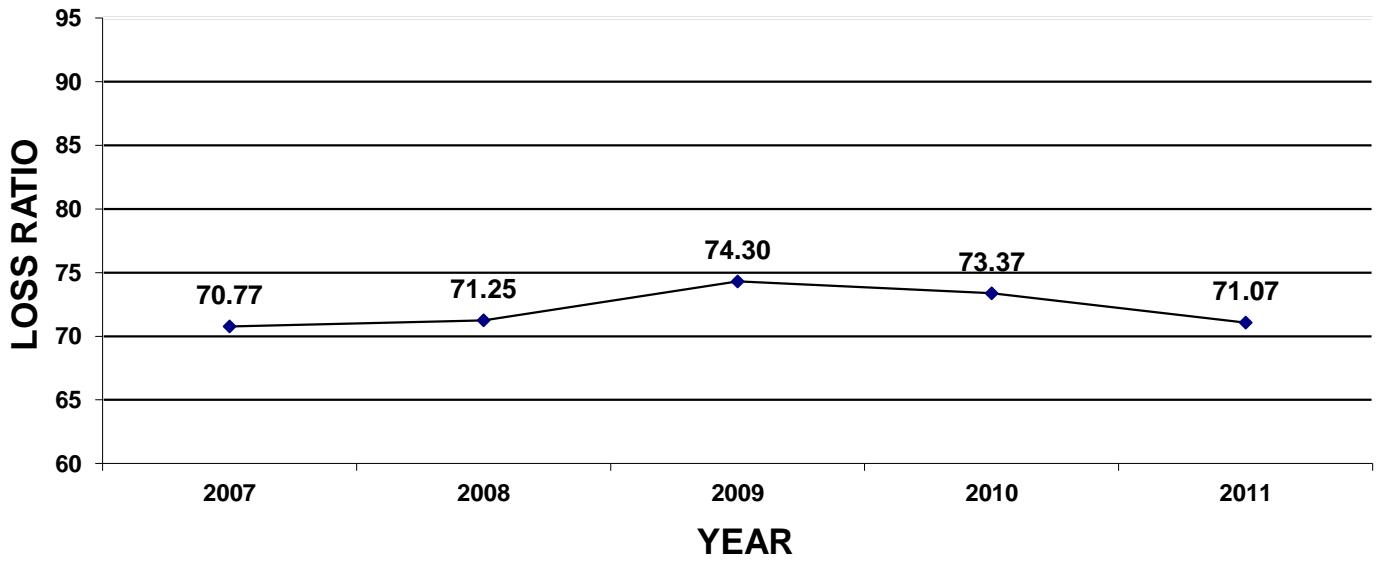
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	TRUSTMARK LIFE INSURANCE COMPANY	0.02%	49	21	\$45,645	\$44,508	\$0	\$31,570	\$32,339	72.66%
74	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.02%	50	102	\$37,902	\$34,323	\$0	\$29,647	\$27,336	79.64%
75	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	75	0	\$0	\$0	\$0	\$596	\$534	N/A
76	UNION SECURITY INSURANCE COMPANY	6.09%	6	26,767	\$12,415,105	\$12,398,935	\$0	\$7,875,753	\$7,887,477	63.61%
77	UNITED CONCORDIA LIFE AND HEALTH INSURANCE I	1.62%	12	11,410	\$3,299,925	\$3,299,925	\$0	\$2,537,208	\$2,508,211	76.01%
78	UNITED HEALTHCARE INSURANCE COMPANY	6.69%	4	135,525	\$13,639,535	\$13,566,505	\$0	\$10,128,887	\$10,392,673	76.61%
79	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.21%	30	1,414	\$422,350	\$423,304	\$0	\$372,986	\$395,168	93.35%
80	UNITED STATES FIRE INSURANCE COMPANY	0.00%	66	92	\$5,285	\$5,285	\$0	\$770	\$742	14.04%
81	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.20%	32	25	\$403,070	\$424,790	\$0	\$284,786	\$276,432	65.07%
TOTAL		100.00%		814,122	\$203,840,252	\$208,091,722		\$0	\$147,687,410	\$147,890,089
										71.07%

## MISSOURI GROUP DENTAL INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

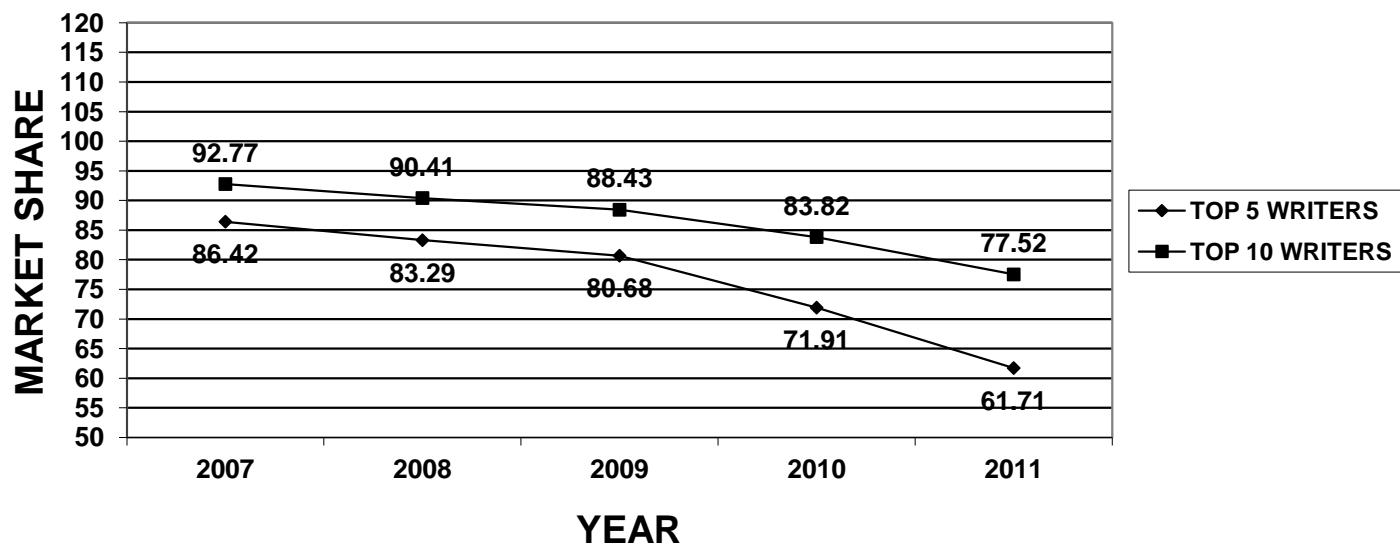
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	75	6	\$1,022	\$1,135	\$0	\$0	\$160	14.10%
2	ACE AMERICAN INSURANCE COMPANY	1.24%	17	8,646	\$1,673,048	\$1,674,139	\$0	\$689,097	\$689,097	41.16%
3	AEGIS SECURITY INSURANCE COMPANY	0.18%	37	147	\$237,668	\$237,668	\$0	\$106,033	\$128,133	53.91%
4	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	83	1	\$10	\$25	\$0	\$0	\$0	0.00%
5	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	81	31	\$266	\$870	\$0	\$3,630	\$3,327	382.41%
6	ALLSTATE LIFE INSURANCE COMPANY	0.03%	54	187	\$44,260	\$44,394	\$0	\$32,073	\$26,758	60.27%
7	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.17%	39	97	\$227,129	\$227,129	\$0	\$193,992	\$211,512	93.12%
8	AMERICAN FIDELITY ASSURANCE COMPANY	0.51%	25	1,678	\$696,179	\$735,302	\$0	\$354,858	\$347,731	47.29%
9	AMERICAN FINANCIAL SECURITY LIFE INSURANCE C	0.05%	46	107	\$69,107	\$66,407	\$0	\$19,365	\$49,811	75.01%
10	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	77	0	\$505	\$394	\$0	\$0	\$0	0.00%
11	AMERICAN GENERAL LIFE INSURANCE COMPANY OF	0.03%	53	32	\$46,348	\$49,773	\$0	\$3,007	\$14,856	29.85%
12	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.19%	31	476	\$255,282	\$257,715	\$0	\$64,844	\$111,659	43.33%
13	AMERICAN HOME ASSURANCE COMPANY	0.00%	84	0	\$0	\$0	\$0	\$4,953	\$4,953	N/A
14	AMERICAN MEDICAL AND LIFE INSURANCE COMPAN	1.19%	18	196	\$1,610,345	\$1,610,345	\$0	\$736,188	\$620,070	38.51%
15	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.16%	41	109	\$212,665	\$212,443	\$0	\$115,697	\$121,145	57.02%
16	AMERICAN REPUBLIC INSURANCE COMPANY	0.02%	60	21	\$24,214	\$27,424	\$0	\$13,718	\$18,547	67.63%
17	AMERICAN SENTINEL INSURANCE COMPANY	0.67%	22	201	\$910,076	\$910,076	\$0	\$553,248	\$565,614	62.15%
18	AMERITAS LIFE INSURANCE CORP	0.65%	23	8,184	\$875,259	\$862,569	\$0	\$664,370	\$666,907	77.32%
19	AMEX ASSURANCE COMPANY	0.03%	55	0	\$38,080	\$38,241	\$0	\$1,550	-\$41	-0.11%
20	BCS INSURANCE COMPANY	1.33%	16	1,740	\$1,800,338	\$1,806,030	\$0	\$1,188,344	\$1,179,388	65.30%
21	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	80	3	\$276	\$290	\$0	\$152	\$140	48.28%
22	CMFG LIFE INSURANCE COMPANY	0.05%	48	539	\$63,051	\$64,033	\$0	\$4,187	\$5,916	9.24%
23	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.19%	32	223	\$253,032	\$256,841	\$0	\$100,151	\$147,009	57.24%
24	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	72	10	\$2,264	\$3,080	\$0	\$0	\$774	25.13%
25	COMBINED INSURANCE CO OF AMERICA	3.34%	8	1,119,156	\$4,525,148	\$4,526,738	\$0	\$5,876,979	\$6,047,499	133.60%
26	COMPANION LIFE INSURANCE COMPANY	13.41%	2	12,611	\$18,168,727	\$18,159,940	\$0	\$8,762,599	\$9,198,237	50.65%
27	CONSECO LIFE INSURANCE CO	0.00%	84	0	\$0	\$0	\$0	\$0	\$45	N/A
28	CONTINENTAL AMERICAN INSURANCE COMPANY	0.98%	19	4,222	\$1,326,704	\$1,424,113	\$0	\$678,385	\$731,382	51.36%
29	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	73	4	\$1,344	\$1,351	\$0	\$0	\$0	0.00%
30	FIDELITY SECURITY LIFE INSURANCE COMPANY	6.35%	3	116,438	\$8,598,274	\$8,588,427	\$0	\$6,173,688	\$6,215,854	72.37%
31	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.17%	38	586	\$235,819	\$242,319	\$0	\$229,604	\$241,427	99.63%
32	GOLDEN RULE INSURANCE COMPANY	0.10%	44	1,927	\$129,697	\$124,837	\$0	\$56,250	\$58,049	46.50%
33	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.36%	28	135	\$494,268	\$506,930	\$0	\$241,503	\$232,276	45.82%
34	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.14%	42	512	\$191,302	\$189,358	\$0	\$92,670	\$86,957	45.92%
35	HARTFORD LIFE INSURANCE COMPANY	0.00%	69	15	\$5,786	\$5,691	\$0	\$56,386	\$50,532	887.93%
36	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	0.90%	20	18,354	\$1,219,095	\$1,218,821	\$0	\$567,386	\$569,578	46.73%
37	HM LIFE INSURANCE COMPANY	0.61%	24	2,130	\$822,184	\$830,782	\$0	\$589,325	\$677,377	81.53%
38	HORACE MANN LIFE INSURANCE COMPANY	0.00%	79	3	\$374	\$374	\$0	\$0	\$1	0.27%
39	HUMANA INSURANCE COMPANY	0.08%	45	2,744	\$115,093	\$111,929	\$0	\$65,326	\$72,152	64.46%
40	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	84	13	\$0	\$0	\$0	\$0	\$0	N/A
41	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.00%	84	0	\$0	\$0	\$0	\$0	-\$32	N/A
42	JEFFERSON INSURANCE COMPANY	0.18%	33	5,547	\$249,635	\$243,081	\$0	\$101,270	\$101,019	41.56%
43	JOHN ALDEN LIFE INSURANCE COMPANY	0.18%	36	11	\$244,210	\$244,657	\$0	\$69,492	\$59,170	24.18%
44	KANAWHA INSURANCE COMPANY	0.04%	49	207	\$51,488	\$52,221	\$0	\$11,002	\$18,250	34.95%
45	KANSAS CITY LIFE INSURANCE COMPANY	0.03%	56	696	\$35,817	\$35,994	\$0	\$746	\$726	2.02%
46	LINCOLN NATIONAL LIFE INSURANCE COMPANY	3.11%	9	696	\$4,208,221	\$4,218,163	\$0	\$3,676,764	\$4,052,795	96.08%
47	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	70	48	\$5,173	\$2,977	\$0	\$300	\$251	8.43%
48	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	68	47	\$7,744	\$7,744	\$0	\$639	\$562	7.26%
49	MARKEL INSURANCE COMPANY	0.01%	63	279	\$15,550	\$15,381	\$0	\$4,615	-\$238,605	-1551.30%
50	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.04%	50	881	\$48,026	\$48,469	\$0	\$27,375	\$27,440	56.61%
51	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.02%	57	384	\$30,749	\$33,098	\$0	\$11,092	\$6,661	20.13%
52	MONUMENTAL LIFE INSURANCE COMPANY	1.99%	11	2,974	\$2,698,865	\$2,589,584	\$0	\$1,829,490	\$1,695,283	65.47%
53	MUTUAL OF OMAHA INSURANCE COMPANY	0.18%	34	833	\$248,002	\$244,355	\$0	\$71,537	\$78,245	32.02%
54	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.02%	59	29	\$24,901	\$24,916	\$0	\$3,551	\$3,683	14.78%
55	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	84	0	\$0	\$0	\$0	\$309	\$321	N/A
56	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	2.08%	10	24,076	\$2,820,615	\$2,834,573	\$0	\$1,766,008	\$1,766,008	62.30%
57	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	3.73%	6	101,380	\$5,048,668	\$4,998,035	\$0	\$5,448,490	\$3,539,720	70.82%
58	NATIONWIDE LIFE INSURANCE COMPANY	1.81%	14	1,682	\$2,445,930	\$2,437,258	\$0	\$1,185,860	\$1,181,760	48.49%
59	NEW YORK LIFE INSURANCE COMPANY	0.03%	52	121	\$47,009	\$47,591	\$4,760	\$17,317	\$17,317	36.39%
60	PAN-AMERICAN LIFE INSURANCE COMPANY	1.42%	15	292	\$1,925,870	\$1,983,380	\$0	\$848,770	\$886,007	44.67%
61	PHYSICIANS MUTUAL INSURANCE COMPANY	0.01%	66	59	\$10,335	\$10,617	\$0	\$3,361	\$3,342	31.48%
62	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	76	7	\$643	\$643	\$0	\$0	\$0	0.00%
63	PRINCIPAL LIFE INSURANCE COMPANY	0.18%	35	3,351	\$247,141	\$247,189	\$0	\$111,705	\$100,904	40.82%
64	PROVIDENT LIFE AND CASUALTY INSURANCE COMP.	0.00%	82	3	\$47	\$49	\$0	\$0	\$0	0.00%
65	RELIANCE STANDARD LIFE INSURANCE COMPANY	1.99%	12	2,356	\$2,691,100	\$2,695,240	\$0	\$1,028,200	\$1,029,053	38.18%
66	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	74	21	\$1,292	\$1,293	\$0	\$343	\$294	22.74%
67	SEARS LIFE INSURANCE COMPANY	0.01%	64	64	\$14,390	\$14,390	\$0	\$1,950	\$1,950	13.55%
68	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.02%	61	233	\$23,326	\$22,720	\$0	\$24,723	\$24,080	105.99%
69	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	78	1	\$415	\$378	\$0	\$0	\$278	73.54%
70	STANDARD INSURANCE COMPANY	0.16%	40	1,706	\$221,545	\$221,994	\$0	\$126,815	\$141,419	63.70%
71	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.10%	43	243	\$136,444	\$152,144	\$0	\$37,961	\$57,759	37.96%
72	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.05%	47	261	\$67,172	\$70,478	\$0	\$21,363	\$19,153	27.18%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LIMITED BENEFIT**

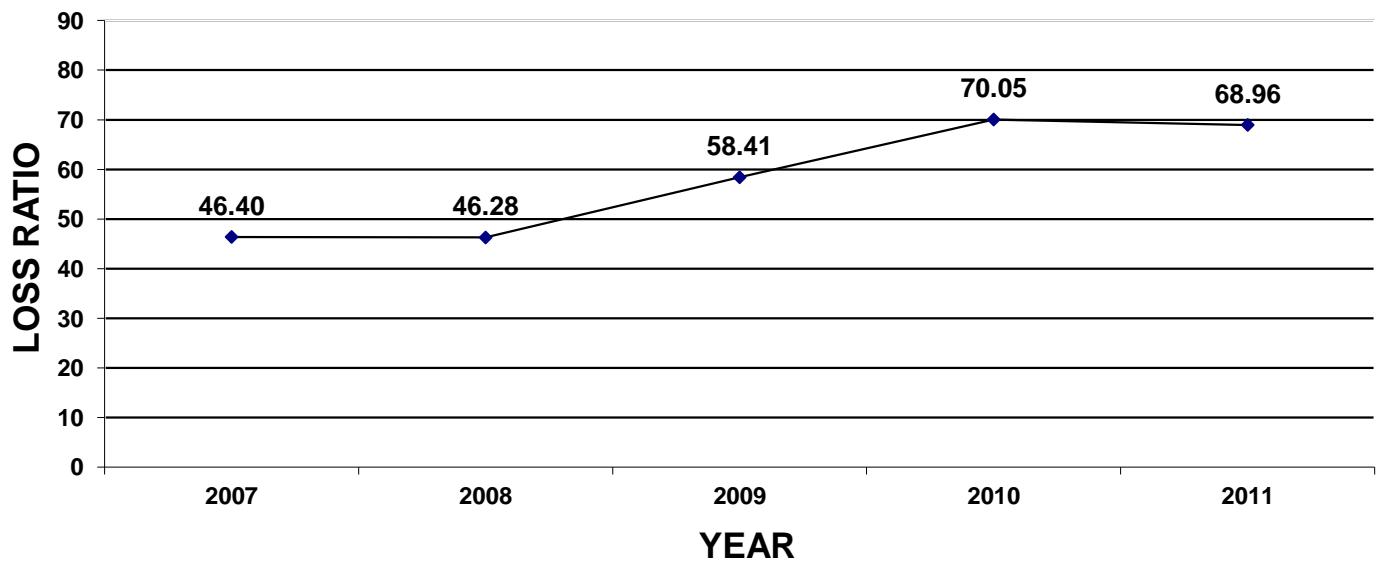
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO	
73	STARR INDEMNITY & LIABILITY COMPANY	0.23%	29	137	\$311,615	\$311,615	\$0	-\$2,745	\$261,142	83.80%	
74	STONEBRIDGE LIFE INSURANCE COMPANY	0.21%	30	2,468	\$288,613	\$287,466	\$0	\$58,453	\$52,069	18.11%	
75	SYMETRA LIFE INSURANCE COMPANY	0.50%	26	670	\$674,786	\$674,786	\$0	\$157,958	\$157,958	23.41%	
76	TIME INSURANCE COMPANY	3.55%	7	1,517	\$4,803,917	\$4,798,135	\$0	\$2,953,664	\$2,923,039	60.92%	
77	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.01%	67	71	\$9,937	\$10,004	\$0	\$2,291	\$2,159	21.58%	
78	TRANSAMERICA LIFE INSURANCE COMPANY	5.40%	4	9,530	\$7,321,128	\$7,410,115	\$0	\$4,371,813	\$4,285,662	57.84%	
79	UNIFIED LIFE INSURANCE COMPANY	0.00%	71	2	\$2,398	\$2,093	\$0	\$0	\$0	0.00%	
80	UNION FIDELITY LIFE INSURANCE COMPANY	0.04%	51	295	\$47,796	\$47,020	\$0	\$8,466	\$7,585	16.13%	
81	UNION LABOR LIFE INSURANCE COMPANY	0.02%	62	85	\$22,846	\$23,566	\$0	\$11,861	\$9,986	42.37%	
82	UNITED AMERICAN INSURANCE COMPANY	4.01%	5	2,748	\$5,426,266	\$5,376,809	\$0	\$4,431,641	\$4,545,917	84.55%	
83	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.01%	65	12	\$12,293	\$11,931	\$0	\$81,498	\$49,242	412.72%	
84	UNITED STATES FIRE INSURANCE COMPANY	0.67%	21	1,106	\$912,852	\$912,852	\$0	\$460,208	\$443,610	48.60%	
85	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.37%	27	30	\$502,146	\$568,638	\$0	\$46,236	\$184,324	32.41%	
86	VISION BENEFITS OF AMERICA	1.90%	13	63,091	\$2,569,700	\$2,569,700	\$0	\$1,978,342	\$1,978,342	76.99%	
87	VISION SERVICE PLAN INSURANCE COMPANY	32.54%	1	311,334	\$44,082,637	\$44,082,637	\$0	\$34,633,714	\$34,935,654	79.25%	
88	WASHINGTON NATIONAL INSURANCE COMPANY	0.02%	58	33	\$26,626	\$26,807	\$0	\$24,831	\$26,106	97.39%	
TOTAL		100.00%		1,843,101	\$135,460,118	\$135,630,719		\$4,760	\$93,888,837	\$93,532,440	68.96%

## MISSOURI GROUP LIMITED BENEFIT INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

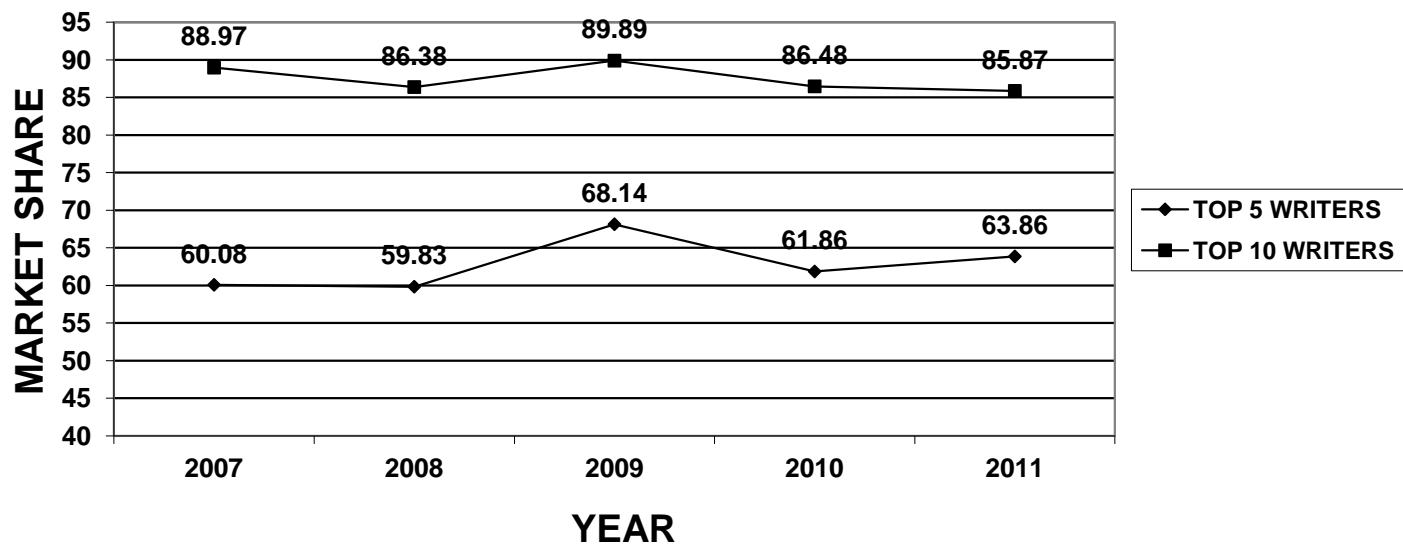


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP SHORT TERM CREDIT DISABILITY**

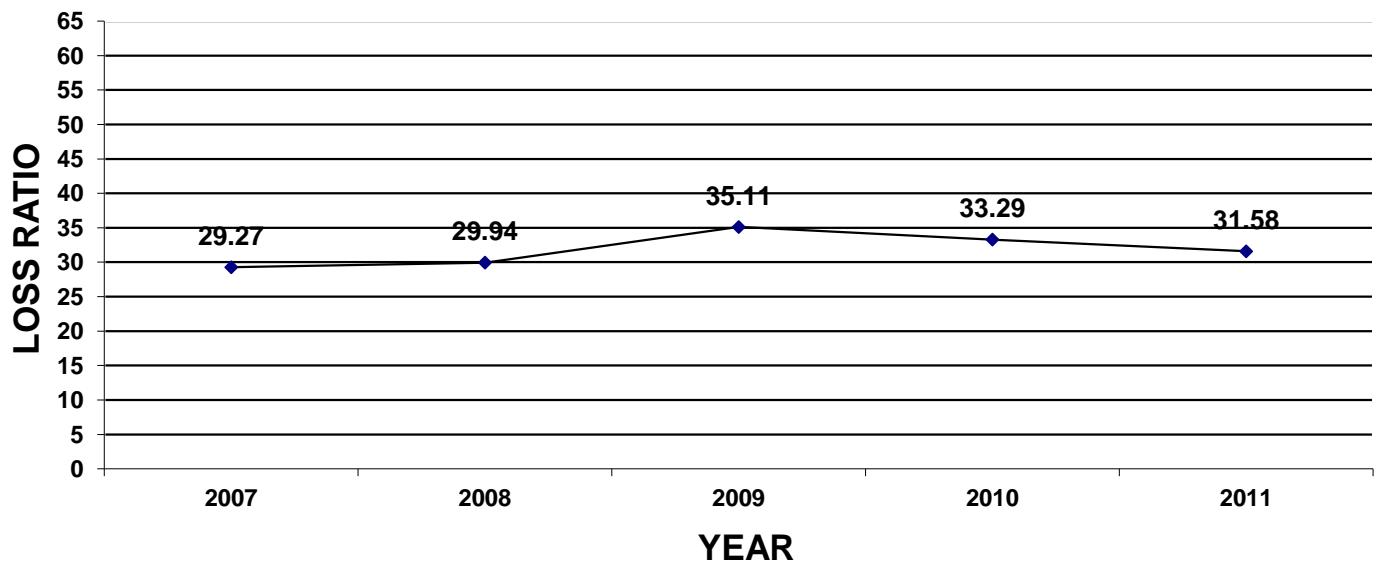
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.00%	30	0	\$127	\$127	\$0	\$551	\$239	188.19%
2	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	10.83%	3	23,491	\$1,451,742	\$1,501,715	\$0	\$409,695	\$355,002	23.64%
3	AMERICAN GENERAL ASSURANCE COMPANY	-0.06%	31	374	-\$7,914	\$75,365	\$0	\$137,173	\$31,262	41.48%
4	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	10.24%	4	5,054	\$1,372,473	\$1,368,803	\$0	\$529,336	\$669,634	48.92%
5	AMERICAN HERITAGE LIFE INSURANCE COMPANY	1.17%	15	1,141	\$157,054	\$165,226	\$0	\$126,554	\$142,647	86.33%
6	AMERICAN MODERN LIFE INSURANCE COMPANY	8.83%	5	3,364	\$1,183,087	\$948,906	\$0	\$341,033	\$239,246	25.21%
7	AMERICAN NATIONAL INSURANCE COMPANY	0.79%	16	146	\$105,267	\$142,962	\$0	\$28,854	\$28,578	19.99%
8	AMERICAN SECURITY INSURANCE COMPANY	0.40%	22	2,075	\$53,046	\$53,046	\$0	\$0	-\$78	-0.15%
9	AMERICAN UNDERWRITERS LIFE INSURANCE COMP/	0.06%	27	74	\$7,654	\$8,744	\$0	\$4,072	\$3,225	36.88%
10	AMERICAN UNITED LIFE INSURANCE COMPANY	-0.03%	31	211	-\$4,166	\$12,883	\$0	\$33,802	-\$53,172	-412.73%
11	BALBOA LIFE INSURANCE COMPANY	0.02%	29	0	\$3,083	\$3,255	\$0	\$1,726	-\$740	-22.73%
12	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	13.81%	2	8,820	\$1,850,931	\$1,743,187	\$0	\$426,374	\$384,614	22.06%
13	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	3.47%	9	11,323	\$464,829	\$464,829	\$0	\$54,360	-\$2,309	-0.50%
14	CENTURION LIFE INSURANCE COMPANY	0.63%	18	582	\$84,527	\$84,527	\$0	\$31,405	\$13,288	15.72%
15	CENTURY LIFE ASSURANCE COMPANY	0.00%	31	2	\$0	\$358	\$0	\$2,785	\$2,797	781.28%
16	CMFG LIFE INSURANCE COMPANY	20.16%	1	24,281	\$2,702,013	\$3,151,978	\$0	\$1,623,370	\$1,448,237	45.95%
17	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	2.02%	12	1,754	\$270,552	\$395,704	\$0	\$194,661	\$183,395	46.35%
18	GUARANTEE TRUST LIFE INSURANCE COMPANY	1.47%	14	4,107	\$197,068	\$508,961	\$0	\$275,393	\$196,732	38.65%
19	HOUSEHOLD LIFE INSURANCE COMPANY	2.49%	11	2,331	\$334,420	\$518,863	\$0	\$274,322	-\$399,090	-76.92%
20	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & /	6.26%	6	6,531	\$839,141	\$1,034,196	\$0	\$379,155	\$290,672	28.11%
21	J M I C LIFE INSURANCE COMPANY	0.00%	31	33	-\$239	\$13,130	\$0	\$9,237	-\$2,820	-21.48%
22	LIFE OF THE SOUTH INSURANCE COMPANY	0.15%	25	13,556	\$20,017	\$18,191	\$0	\$4,602	\$23,684	130.20%
23	MERIT LIFE INSURANCE CO	4.77%	7	4,276	\$638,874	\$601,365	\$0	\$235,225	\$230,451	38.32%
24	MINNESOTA LIFE INSURANCE COMPANY	3.39%	10	4,071	\$454,619	\$354,106	\$0	\$193,976	\$112,524	31.78%
25	MONUMENTAL LIFE INSURANCE COMPANY	0.63%	17	348	\$84,578	\$81,189	\$0	\$15,094	\$53,867	66.35%
26	MOUNTAIN LIFE INSURANCE COMPANY	0.35%	24	353	\$47,419	\$57,814	\$0	\$23,420	\$22,267	38.51%
27	OLD UNITED LIFE INSURANCE COMPANY	0.36%	23	378	\$47,829	\$98,813	\$0	\$30,018	\$14,956	15.14%
28	PEKIN LIFE INSURANCE COMPANY	2.02%	13	831	\$270,523	\$222,253	\$0	\$116,217	\$202,862	91.28%
29	RESOURCE LIFE INSURANCE COMPANY	-0.01%	31	633	-\$1,438	\$45,607	\$0	\$37,665	-\$3,282	-7.20%
30	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.03%	28	27	\$4,464	\$1,785	\$0	\$1,617	\$6,128	343.31%
31	STANDARD GUARANTY INSURANCE COMPANY	0.63%	19	3,278	\$83,785	\$83,785	\$0	\$4,552	-\$4,285	-5.11%
32	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.44%	20	3,278	\$58,528	\$58,528	\$0	\$7,869	\$6,013	10.27%
33	STONEBRIDGE LIFE INSURANCE COMPANY	0.44%	21	1,530	\$58,366	\$58,366	\$0	\$11,774	\$8,551	14.65%
34	TRANSAMERICA LIFE INSURANCE COMPANY	4.13%	8	4,374	\$553,030	\$1,019,220	\$0	\$675,928	\$505,703	49.62%
35	UNITED LIFE INSURANCE COMPANY	0.00%	31	3	\$0	\$94	\$0	\$0	-\$48	-51.06%
36	ZALE LIFE INSURANCE COMPANY	0.14%	26	1,222	\$19,127	\$19,127	\$0	\$1,326	\$343	1.79%
	<b>TOTAL</b>	<b>100.00%</b>		<b>133,852</b>	<b>\$13,404,416</b>	<b>\$14,917,008</b>		<b>\$6,243,141</b>	<b>\$4,711,093</b>	<b>31.58%</b>

## MISSOURI GROUP SHORT TERM CREDIT DISABILITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

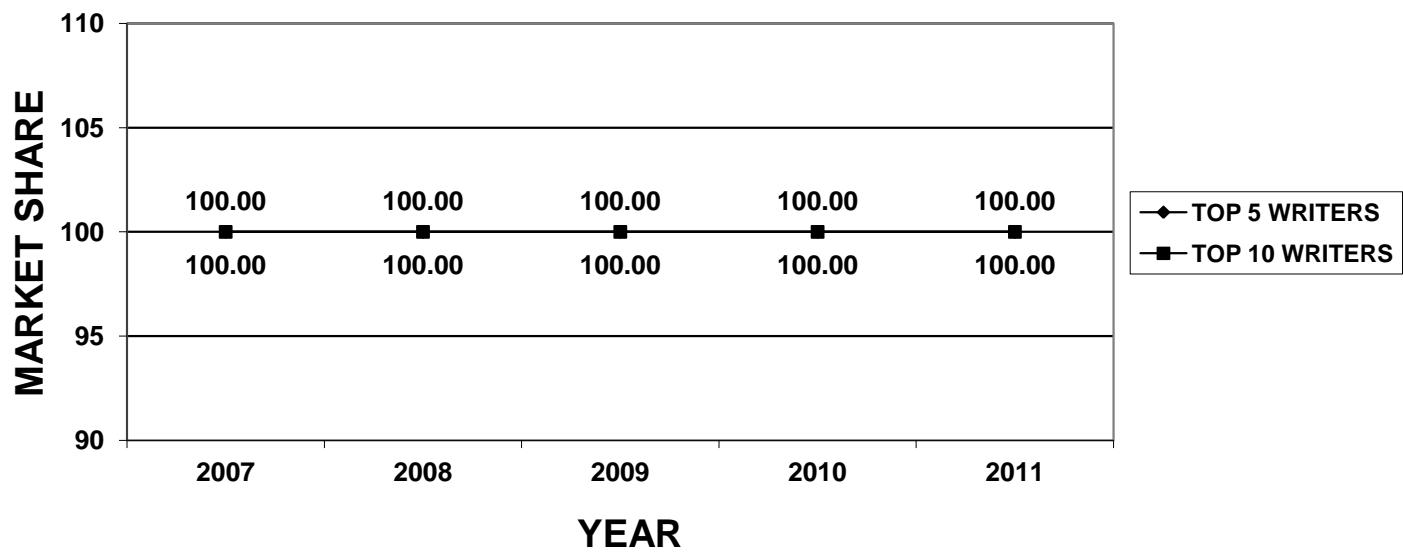


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP LONG TERM CREDIT DISABILITY**

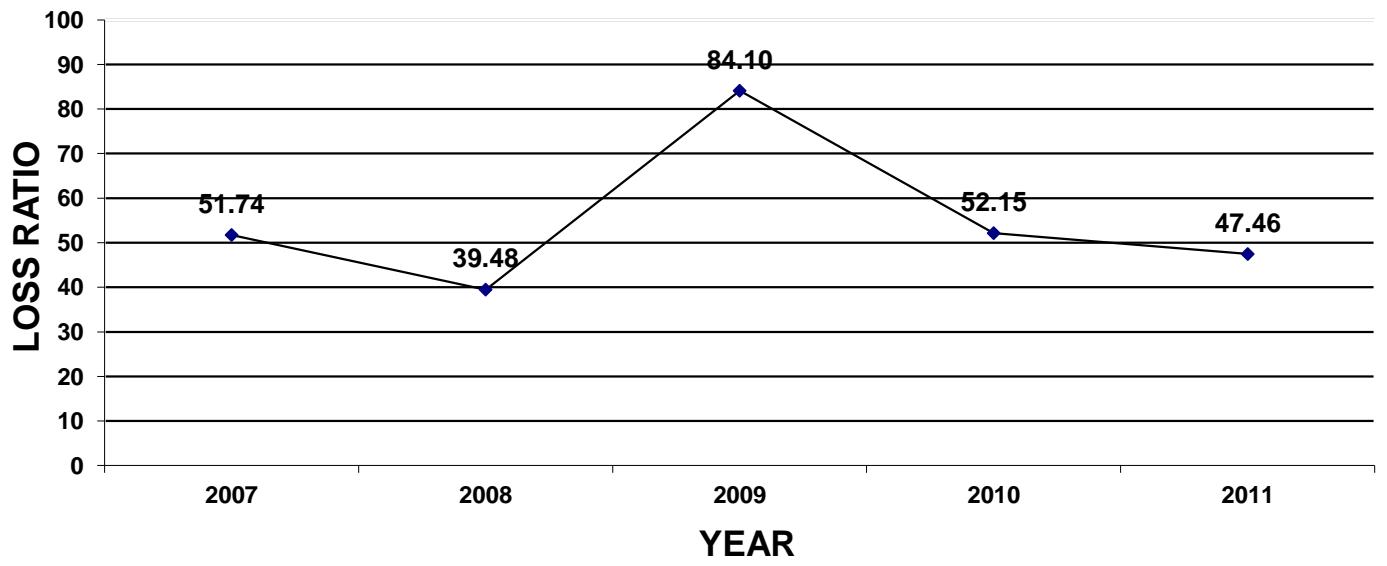
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INSURANCE COMPANY OF FLO	2.47%	4	70	\$12,703	\$12,630	\$0	\$0	-\$678	-5.37%
2	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	22.91%	2	289	\$117,664	\$119,142	\$0	\$171,690	\$14,821	12.44%
3	AMERICAN REPUBLIC INSURANCE COMPANY	7.25%	3	354	\$37,250	\$16,605	\$0	\$30,658	\$20,633	124.26%
4	HOUSEHOLD LIFE INSURANCE COMPANY	67.36%	1	717	\$345,983	\$345,983	\$0	\$209,791	\$199,868	57.77%
5	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	5	0	\$0	\$9	\$0	\$0	\$0	0.00%
TOTAL		100.00%		1,430	\$513,600	\$494,369	\$0	\$412,139	\$234,644	47.46%

## MISSOURI GROUP LONG TERM CREDIT DISABILITY INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

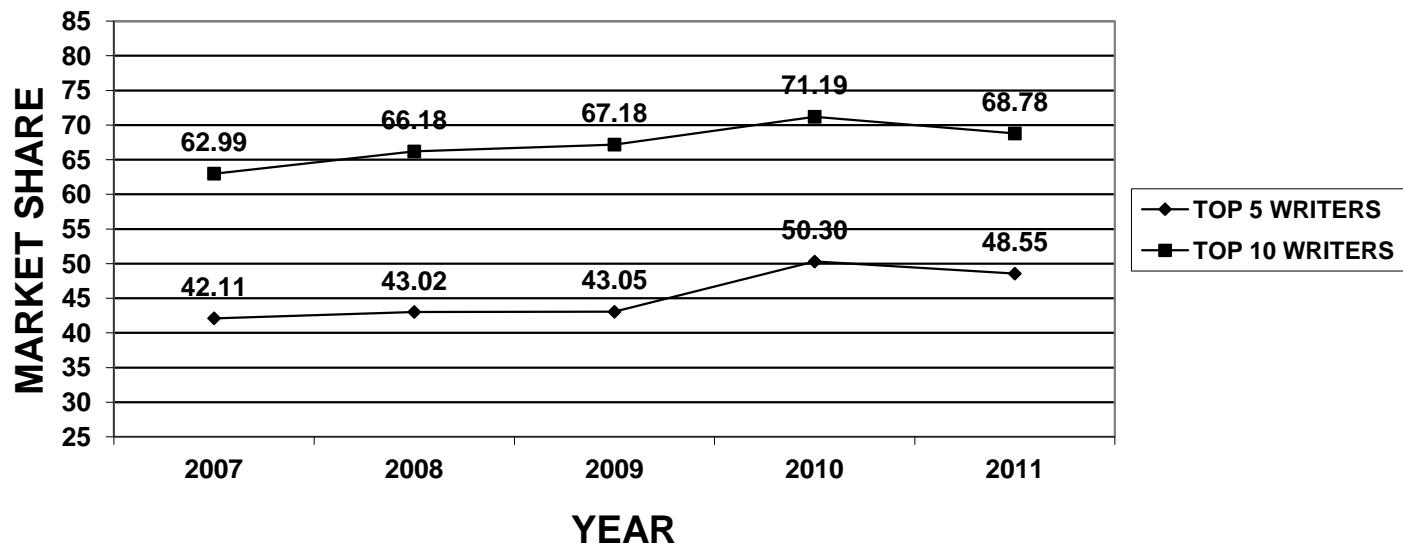


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - GROUP STOP LOSS**

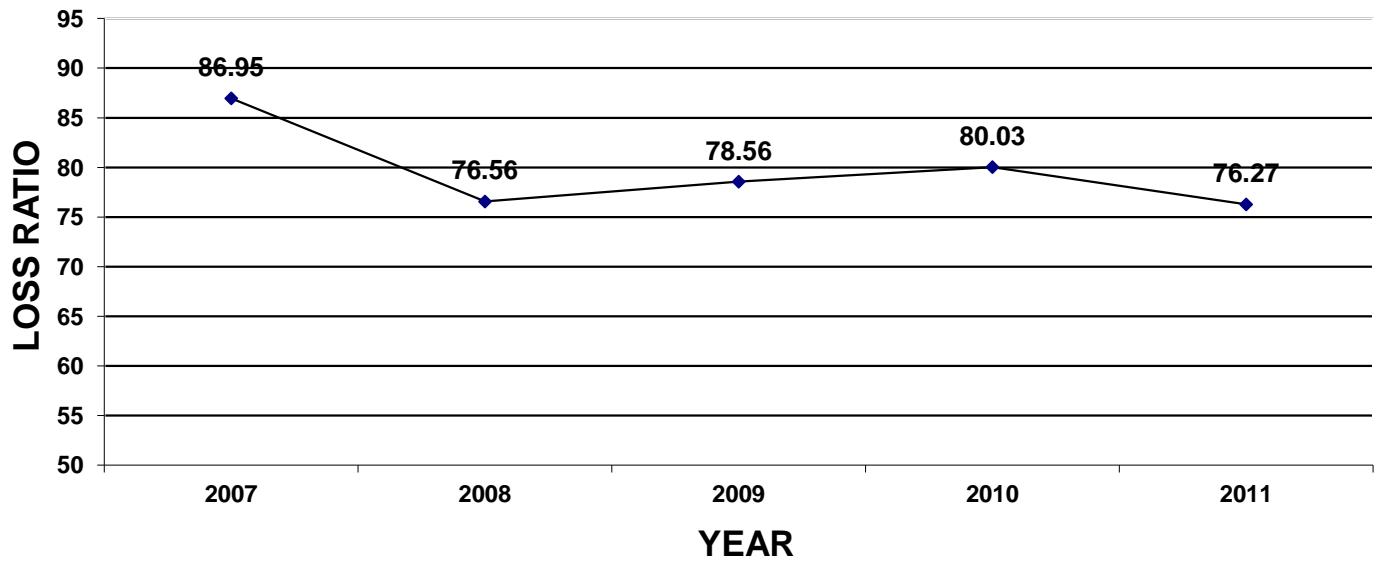
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ACE AMERICAN INSURANCE COMPANY	1.31%	23	8,439	\$2,269,627	\$2,269,627	\$0	\$1,663,025	\$1,663,025	73.27%
2	AETNA LIFE INSURANCE COMPANY	6.39%	6	51,794	\$11,045,641	\$11,001,323	\$0	\$4,957,433	\$6,132,845	55.75%
3	AMALGAMATED LIFE INSURANCE COMPANY	0.11%	40	1,535	\$181,927	\$181,927	\$0	\$0	\$0	0.00%
4	AMERICAN FIDELITY ASSURANCE COMPANY	1.66%	15	9,043	\$2,873,042	\$2,817,893	\$0	\$2,263,584	\$1,452,190	51.53%
5	AMERICAN GENERAL LIFE INSURANCE COMPANY OF	0.00%	45	0	\$0	\$0	\$0	\$1,985	\$529	N/A
6	AMERICAN UNITED LIFE INSURANCE COMPANY	1.63%	17	1,558	\$2,822,660	\$2,844,651	\$0	\$2,925,989	\$2,743,151	96.43%
7	BCS INSURANCE COMPANY	0.10%	41	1,419	\$178,486	\$178,486	\$0	\$0	\$11,160	6.25%
8	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	1.57%	20	9,048	\$2,712,759	\$2,712,759	\$0	\$190,209	\$1,193,432	43.99%
9	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	9.67%	3	84,358	\$16,713,845	\$16,713,845	\$0	\$19,278,009	\$20,115,742	120.35%
10	CATERPILLAR INSURANCE COMPANY	0.00%	45	3,372	\$0	\$0	\$0	\$6,418,131	\$1,165,435	N/A
11	CIGNA HEALTH AND LIFE INSURANCE COMPANY	1.95%	14	14,720	\$3,377,249	\$3,354,424	\$0	\$3,943,144	\$5,182,419	154.50%
12	COMPANION LIFE INSURANCE COMPANY	1.65%	16	8,906	\$2,851,928	\$2,850,550	\$0	\$1,883,524	\$1,977,165	69.36%
13	CONNECTICUT GENERAL LIFE INS CO	8.42%	4	4,975	\$14,552,473	\$14,120,822	\$0	\$10,393,502	\$10,344,109	73.25%
14	EVEREST REINSURANCE COMPANY	0.57%	30	5,560	\$978,623	\$978,623	\$0	\$406,576	\$616,748	63.02%
15	FIDELITY SECURITY LIFE INSURANCE COMPANY	1.60%	19	3,001	\$2,771,902	\$2,771,902	\$0	\$1,493,744	\$2,381,190	85.90%
16	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	45	0	\$0	\$0	\$0	\$113,294	-\$591,798	N/A
17	GERBER LIFE INSURANCE COMPANY	1.63%	18	5,802	\$2,818,329	\$2,861,852	\$0	\$1,677,577	\$1,845,524	64.49%
18	HCC LIFE INSURANCE COMPANY	8.37%	5	62,005	\$14,476,810	\$14,476,810	\$0	\$10,158,340	\$11,427,538	78.94%
19	HCSC INSURANCE SERVICES COMPANY	0.00%	45	0	\$0	\$0	\$0	\$84,643	-\$90,357	N/A
20	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	10.59%	2	120,593	\$18,301,760	\$18,301,760	\$0	\$9,943,119	\$10,662,933	58.26%
21	HM LIFE INSURANCE COMPANY	2.89%	10	17,106	\$4,989,152	\$5,041,322	\$0	\$2,487,608	\$2,859,285	56.72%
22	HUMANA INSURANCE COMPANY	0.70%	26	4,455	\$1,214,351	\$1,185,727	\$0	\$1,042,092	\$1,132,052	95.47%
23	IMPERIUM INSURANCE COMPANY	0.78%	24	1,714	\$1,340,300	\$1,340,300	\$0	\$293,459	\$339,486	25.33%
24	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.26%	35	527	\$453,724	\$453,724	\$0	\$222,607	\$389,752	85.90%
25	JOHN ALDEN LIFE INSURANCE COMPANY	0.02%	44	42	\$31,567	\$28,239	\$0	\$17,917	\$35,455	125.55%
26	KANAWHA INSURANCE COMPANY	0.67%	27	9,988	\$1,161,581	\$1,178,127	\$0	\$387,420	\$642,634	54.55%
27	MONUMENTAL LIFE INSURANCE COMPANY	0.17%	38	4,559	\$292,403	\$292,403	\$0	\$209,620	\$249,570	85.35%
28	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	1.56%	21	23,233	\$2,699,088	\$2,699,627	\$0	\$354,435	\$557,339	20.65%
29	NATIONWIDE LIFE INSURANCE COMPANY	0.49%	33	2,915	\$843,166	\$841,324	\$0	\$195,906	\$167,606	19.92%
30	PAN-AMERICAN LIFE INSURANCE COMPANY	2.84%	11	9,650	\$4,908,729	\$5,055,315	\$0	\$3,091,902	\$3,227,551	63.84%
31	PERICO LIFE INSURANCE COMPANY	0.59%	28	2,807	\$1,016,825	\$1,016,825	\$0	\$524,397	\$290,912	28.61%
32	QBE INSURANCE CORPORATION	3.45%	8	9,557	\$5,964,261	\$6,187,189	\$0	\$1,692,162	\$4,436,548	71.71%
33	RELIASTAR LIFE INSURANCE COMPANY	4.44%	7	34,317	\$7,678,006	\$7,648,798	\$0	\$7,998,153	\$8,525,573	111.46%
34	RELIASTAR LIFE INSURANCE COMPANY OF NEW YO	0.26%	36	49	\$450,139	\$453,957	\$0	\$0	\$0	0.00%
35	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.57%	29	2,629	\$987,790	\$987,227	\$0	\$655,639	\$655,639	66.41%
36	STARINET INSURANCE COMPANY	0.03%	43	123	\$51,212	\$51,212	\$0	\$107,486	-\$36,657	-71.58%
37	SUN LIFE ASSURANCE COMPANY OF CANADA	11.51%	1	119,078	\$19,900,447	\$20,075,036	\$0	\$16,554,458	\$16,904,287	84.21%
38	SYMETRA LIFE INSURANCE COMPANY	3.06%	9	52,865	\$5,298,509	\$5,339,156	\$0	\$4,382,744	\$4,598,651	86.13%
39	TRANSAMERICA LIFE INSURANCE COMPANY	0.17%	39	430	\$288,728	\$288,728	\$0	\$69,943	\$67,367	23.33%
40	TRUSTMARK INSURANCE COMPANY	0.17%	37	469	\$296,850	\$296,392	\$0	\$315,484	\$371,255	125.26%
41	UNIMERICA INSURANCE COMPANY	2.21%	12	44,991	\$3,824,081	\$3,851,450	\$0	\$1,223,572	\$1,232,218	31.99%
42	UNION LABOR LIFE INSURANCE COMPANY	0.09%	42	333	\$163,348	\$161,409	\$0	\$0	\$0	0.00%
43	UNITED HEALTHCARE INSURANCE COMPANY	0.73%	25	489	\$1,254,688	\$1,247,970	\$0	\$354,116	\$355,946	28.52%
44	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.53%	31	0	\$919,784	\$809,701	\$0	\$2,890,342	\$1,720,029	212.43%
45	UNITED STATES FIRE INSURANCE COMPANY	0.37%	34	1,903	\$647,711	\$647,711	\$0	\$313,784	\$302,467	46.70%
46	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.50%	32	1,058	\$863,112	\$863,112	\$0	\$184,090	\$170,902	19.80%
47	WESTPORT INSURANCE CORPORATION	2.20%	13	8,094	\$3,801,296	\$3,801,296	\$0	\$2,724,317	\$2,811,279	73.96%
48	ZURICH AMERICAN INSURANCE COMPANY	1.52%	22	2,124	\$2,620,013	\$2,620,013	\$0	\$1,677,344	\$1,623,306	61.96%
	TOTAL	100.00%		751,633	\$172,887,922	\$172,900,544	\$0	\$127,766,825	\$131,863,432	76.27%

## MISSOURI GROUP STOP LOSS INSURANCE

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

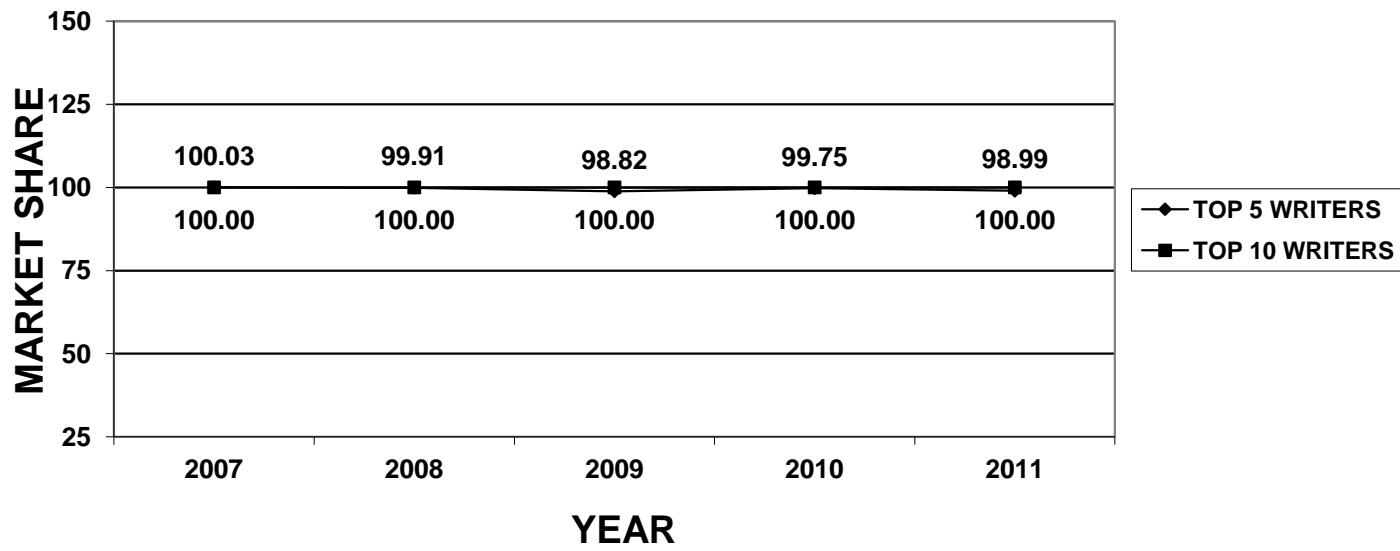


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP MEDICARE PART D**

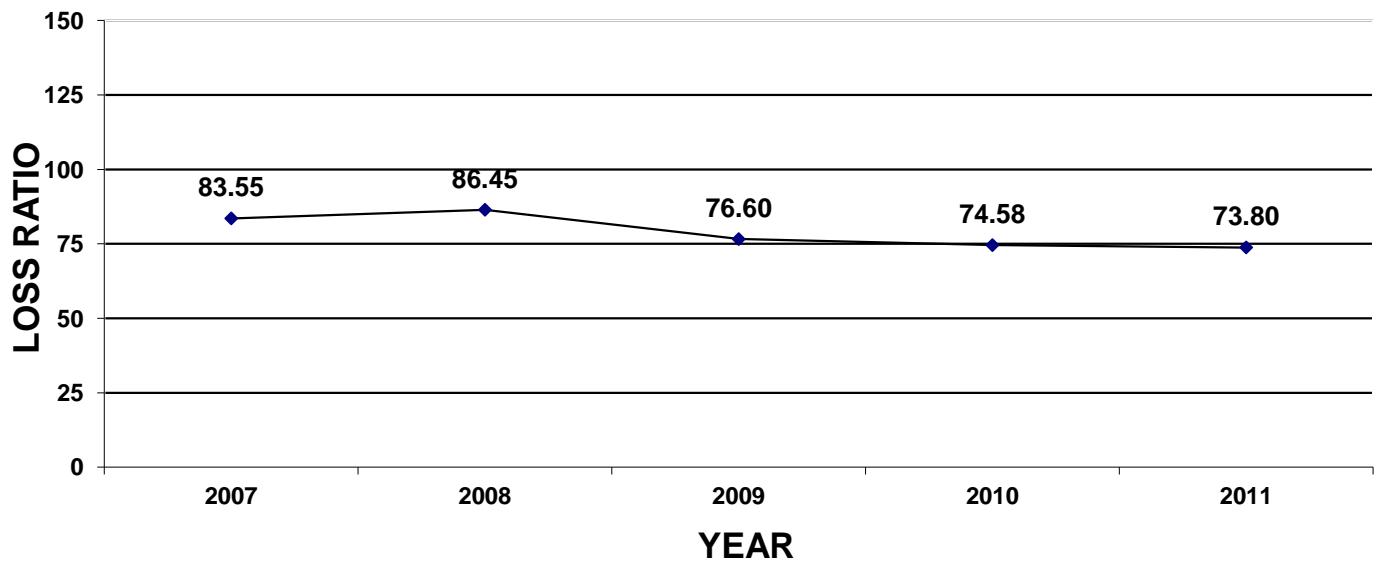
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ANTHEM INSURANCE COMPANIES INC	1.32%	3	815	\$1,875,930	\$1,875,930	\$0	\$1,539,758	\$1,574,755	83.95%
2	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	9	0	\$0	\$0	\$0	-\$6	-\$6	N/A
3	CONNECTICUT GENERAL LIFE INS CO	6.93%	2	8,850	\$9,817,495	\$9,966,607	\$0	\$9,524,264	\$7,337,506	73.62%
4	EXPRESS SCRIPTS INSURANCE COMPANY	0.97%	4	659	\$1,380,693	\$1,380,693	\$0	\$1,364,560	\$1,366,633	98.98%
5	HUMANA INSURANCE COMPANY	0.00%	9	0	-\$445	\$19	\$0	-\$575	-\$644	-3389.47%
6	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.24%	8	223	\$345,200	\$345,200	\$0	\$240,512	\$340,956	98.77%
7	SIERRA HEALTH AND LIFE INSURANCE COMPANY INI	0.00%	9	0	\$0	\$0	\$0	-\$1,412	-\$1,412	N/A
8	SILVERSCRIPT INSURANCE COMPANY	0.81%	5	743	\$1,145,143	\$1,145,143	\$0	\$940,647	\$913,276	79.75%
9	STERLING LIFE INSURANCE COMPANY	0.32%	7	176	\$460,315	\$359,337	\$0	\$384,989	\$383,692	106.78%
10	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.44%	6	341	\$630,511	\$570,972	\$0	\$502,716	\$463,520	81.18%
11	UNITED HEALTHCARE INSURANCE COMPANY	88.95%	1	123,191	\$126,037,530	\$125,362,691	\$0	\$111,619,062	\$91,688,298	73.14%
	<b>TOTAL</b>	<b>100.00%</b>		<b>134,998</b>	<b>\$141,692,372</b>	<b>\$141,006,592</b>	<b>\$0</b>	<b>\$126,114,515</b>	<b>\$104,066,574</b>	<b>73.80%</b>

## MISSOURI GROUP MEDICARE PART D

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO

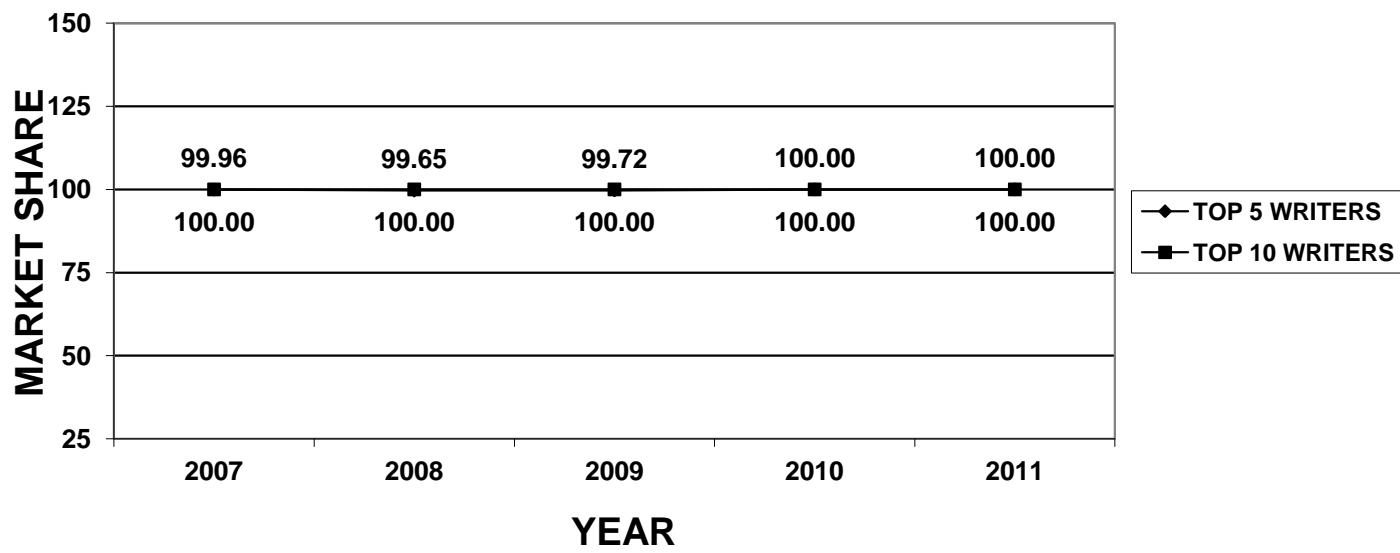


**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT**

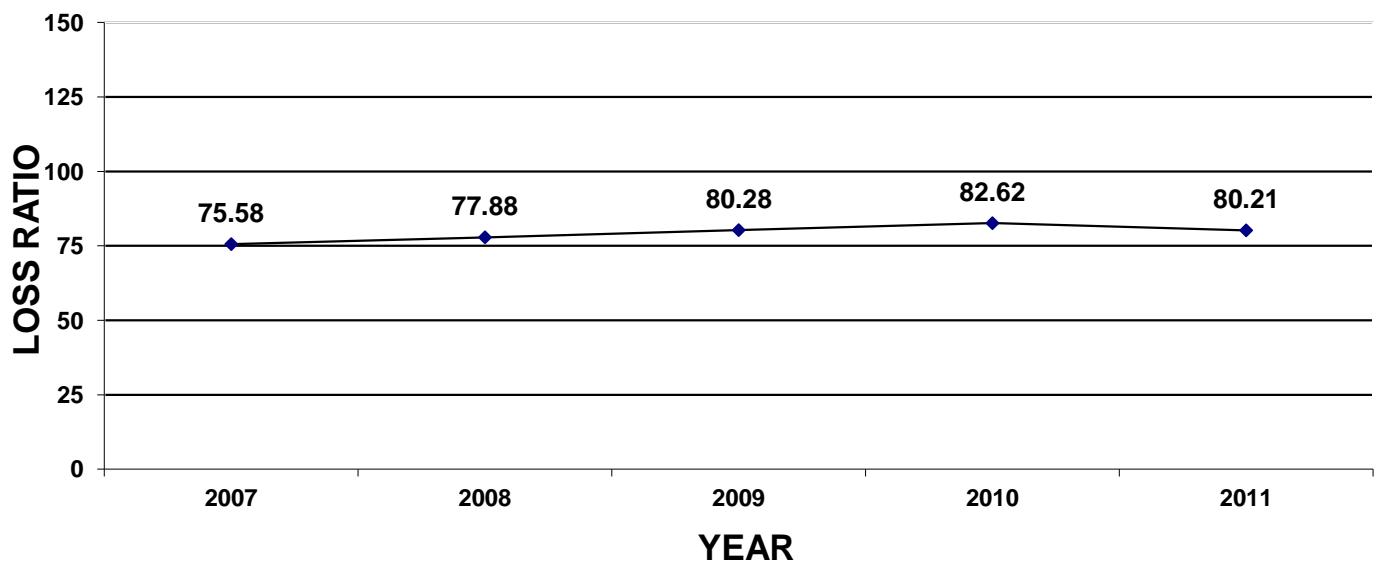
OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	6	0	\$0	\$0	\$0	\$2,134	-\$2,958	N/A
2	CONNECTICUT GENERAL LIFE INS CO	0.04%	5	0	\$81,671	\$77,517	\$0	\$492,449	\$379,386	489.42%
3	COVENTRY HEALTH AND LIFE INSURANCE COMPANY	27.21%	2	4,178	\$61,975,530	\$61,975,530	\$0	\$59,418,885	\$55,007,995	88.76%
4	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.06%	4	0	\$129,417	\$25,972	\$0	-\$33,912	-\$77,802	-299.56%
5	HUMANA INSURANCE COMPANY	7.95%	3	1,663	\$18,115,614	\$18,291,935	\$0	\$15,872,741	\$19,102,728	104.43%
6	UNITED HEALTHCARE INSURANCE COMPANY	64.74%	1	18,159	\$147,438,985	\$146,649,557	\$0	\$111,509,804	\$107,689,917	73.43%
7	<b>TOTAL</b>	<b>100.00%</b>		<b>24,000</b>	<b>\$227,741,217</b>	<b>\$227,020,511</b>	<b>\$0</b>	<b>\$187,262,101</b>	<b>\$182,099,266</b>	<b>80.21%</b>

## MISSOURI GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

### MARKET SHARE OF TOP 5 AND TOP 10 WRITERS



### 5 YEAR LOSS RATIO



**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	211	21	\$15,794	\$16,512	\$0	\$12,048	\$9,948	60.25%
2	4 EVER LIFE INSURANCE COMPANY	0.00%	183	523	\$63,197	\$61,807	\$0	\$9,651	\$10,626	17.19%
3	5 STAR LIFE INSURANCE COMPANY	0.00%	250	1	\$216	\$167	\$0	\$0	\$0	0.00%
4	AAA LIFE INSURANCE COMPANY	0.01%	141	3,801	\$439,430	\$452,630	\$0	\$5,850	\$12,736	2.81%
5	ACE AMERICAN INSURANCE COMPANY	0.14%	47	40,702	\$7,452,876	\$7,237,625	\$0	\$6,762,925	\$5,629,057	77.77%
6	ACE PROPERTY AND CASUALTY INSURANCE COMPA	0.00%	256	0	\$0	\$0	\$0	\$0	-\$1	N/A
7	AEGIS SECURITY INSURANCE COMPANY	0.00%	155	147	\$237,668	\$237,668	\$0	\$106,033	\$128,133	53.91%
8	AETNA HEALTH INSURANCE COMPANY	0.00%	164	446	\$129,756	\$129,756	\$0	\$46,525	\$50,029	38.56%
9	AETNA LIFE INSURANCE COMPANY	2.94%	5	195,449	\$161,098,900	\$160,464,119	\$0	\$118,852,727	\$116,894,459	72.85%
10	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	255	1	\$10	\$25	\$0	\$0	\$0	0.00%
11	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	238	46	\$2,375	\$3,539	\$0	\$14,768	\$13,537	382.51%
12	ALLSTATE LIFE INSURANCE COMPANY	0.01%	129	5,229	\$707,876	\$717,325	\$0	\$496,026	\$897,103	125.06%
13	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	161	1,535	\$181,927	\$181,927	\$0	\$0	\$0	0.00%
14	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.04%	87	722	\$2,397,475	\$2,397,475	\$0	\$2,588,785	\$2,504,397	104.46%
15	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.00%	216	70	\$12,830	\$12,757	\$0	\$551	-\$439	-3.44%
16	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.03%	104	23,515	\$1,545,905	\$1,597,095	\$0	\$409,691	\$352,944	22.10%
17	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.00%	200	32	\$26,603	\$27,832	\$0	\$28,590	\$21,581	77.54%
18	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.03%	98	279	\$1,817,629	\$1,817,629	\$0	\$1,931,164	\$1,792,062	98.59%
19	AMERICAN FIDELITY ASSURANCE COMPANY	0.15%	46	20,092	\$8,071,854	\$8,104,065	\$0	\$4,622,297	\$4,447,000	54.87%
20	AMERICAN FINANCIAL SECURITY LIFE INSURANCE C	0.00%	179	107	\$69,107	\$66,407	\$0	\$19,365	\$49,811	75.01%
21	AMERICAN GENERAL ASSURANCE COMPANY	0.00%	158	2,316	\$212,714	\$334,580	\$0	\$175,406	\$105,688	31.59%
22	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	235	1	\$2,748	\$2,636	\$0	\$0	\$0	0.00%
23	AMERICAN GENERAL LIFE INSURANCE COMPANY OF	0.01%	142	282	\$405,638	\$437,468	\$0	\$727,700	\$771,672	176.40%
24	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.03%	105	5,445	\$1,501,027	\$1,498,985	\$0	\$701,026	\$682,832	45.55%
25	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.19%	38	83,305	\$10,362,872	\$10,360,738	\$0	\$4,413,050	\$4,635,100	44.74%
26	AMERICAN HOME ASSURANCE COMPANY	0.00%	256	0	\$0	\$0	\$0	\$4,953	\$4,953	N/A
27	AMERICAN INCOME LIFE INSURANCE CO	0.01%	149	204,065	\$301,436	\$303,400	\$0	\$207,853	\$201,652	66.46%
28	AMERICAN MEDICAL AND LIFE INSURANCE COMPAN	0.03%	103	196	\$1,610,345	\$1,610,345	\$0	\$736,188	\$620,070	38.51%
29	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.09%	58	2,037	\$4,809,337	\$4,812,512	\$0	\$4,118,047	\$4,259,517	88.51%
30	AMERICAN MODERN LIFE INSURANCE COMPANY	0.02%	110	3,364	\$1,183,087	\$948,906	\$0	\$341,033	\$239,246	25.21%
31	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	90	2,344	\$2,310,644	\$1,256,277	\$0	\$5,623,418	\$5,124,409	407.90%
32	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.08%	62	1,418	\$4,200,244	\$4,403,600	\$0	\$3,625,005	\$3,192,624	72.50%
33	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	222	4	\$10,182	\$10,192	\$0	\$12,107	\$12,234	120.04%
34	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	159	109	\$212,665	\$212,443	\$0	\$115,697	\$121,145	57.02%
35	AMERICAN REPUBLIC INSURANCE COMPANY	0.28%	30	6,091	\$15,486,329	\$15,770,159	\$0	\$10,829,772	\$10,596,017	67.19%
36	AMERICAN SECURITY INSURANCE COMPANY	0.00%	188	2,075	\$53,046	\$53,046	\$0	\$0	-\$78	-0.15%
37	AMERICAN SENTINEL INSURANCE COMPANY	0.02%	118	1,116	\$918,562	\$917,224	\$0	\$553,248	\$565,614	61.67%
38	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.01%	137	96,222	\$479,250	\$480,340	\$0	\$37,454	-\$56,757	-11.82%
39	AMERICAN UNITED LIFE INSURANCE COMPANY	0.08%	61	18,600	\$4,491,964	\$4,545,656	\$0	\$3,968,810	\$3,635,946	79.99%
40	AMERITAS LIFE INSURANCE CORP	0.16%	41	26,246	\$8,898,625	\$8,991,759	\$0	\$6,290,196	\$6,365,795	70.80%
41	AMEX ASSURANCE COMPANY	0.02%	122	0	\$854,008	\$862,431	\$0	\$28,847	\$64,351	7.46%
42	ANTHEM INSURANCE COMPANIES INC	0.03%	95	815	\$1,875,930	\$1,875,930	\$0	\$1,539,758	\$1,574,755	83.95%
43	ANTHEM LIFE INSURANCE COMPANY	0.03%	99	78,680	\$1,767,032	\$1,895,375	\$0	\$794,841	\$794,841	41.94%
44	ATHENE ANNUITY & LIFE INSURANCE COMPANY	0.01%	124	4,283	\$792,011	\$1,211,370	\$0	\$124,302	\$121,220	10.01%
45	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	185	746	\$55,892	\$56,432	\$0	\$31,250	\$23,833	42.23%
46	AXA EQUITABLE LIFE INSURANCE COMPANY	0.00%	256	0	\$0	\$0	\$0	\$53,688	\$53,688	N/A
47	AXIS INSURANCE COMPANY	0.00%	221	611	\$10,319	\$3,751	\$0	\$54	\$1,529	40.76%
48	BALBOA INSURANCE COMPANY	0.00%	253	5	\$47	\$47	\$0	\$0	-\$192	-408.51%
49	BALBOA LIFE INSURANCE COMPANY	0.01%	147	8,903	\$306,303	\$306,475	\$0	\$16,661	\$8,092	2.64%
50	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	230	18	\$4,840	\$4,840	\$0	\$22,540	\$22,540	465.70%
51	BANKERS LIFE AND CASUALTY COMPANY	0.09%	59	1,932	\$4,798,481	\$4,892,834	\$0	\$3,325,644	\$3,242,782	66.28%
52	BCS INSURANCE COMPANY	0.05%	84	3,970	\$2,567,539	\$2,573,958	\$0	\$1,310,597	\$1,361,358	52.89%
53	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.06%	76	14,883	\$3,056,839	\$2,977,525	\$0	\$327,744	\$1,307,200	43.90%
54	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	199	60	\$26,995	\$27,052	\$0	\$29,286	\$605	2.24%
55	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	11.31%	4	244,362	\$620,360,783	\$620,360,783	\$0	\$519,020,898	\$519,488,556	83.74%
56	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.01%	126	5,028	\$786,378	\$782,394	\$0	\$326,051	\$328,951	42.04%
57	BROKERS NATIONAL LIFE INSURANCE COMPANY	0.03%	96	2,925	\$1,856,275	\$1,853,680	\$0	\$1,070,814	\$1,072,830	57.88%
58	CAPITOL INDEMNITY CORPORATION	0.00%	228	400	\$5,254	\$4,679	\$0	\$6,392	\$15,672	334.94%
59	CATERPILLAR INSURANCE COMPANY	0.00%	256	3,372	\$0	\$0	\$0	\$6,418,131	\$1,165,435	N/A
60	CELTIC INSURANCE COMPANY	0.00%	171	3	\$107,699	\$52,493	\$0	\$203,759	\$203,816	388.27%
61	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	244	0	\$1,024	\$1,061	\$0	\$103	-\$107	-10.08%
62	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.04%	93	8,917	\$2,024,881	\$1,927,708	\$0	\$614,112	\$572,654	29.71%
63	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.01%	139	11,339	\$466,758	\$466,799	\$0	\$58,210	-\$158	-0.03%
64	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	181	101	\$68,173	\$71,660	\$0	\$6,578	\$6,086	8.49%
65	CENTURION LIFE INSURANCE COMPANY	0.00%	173	582	\$84,527	\$84,527	\$0	\$31,405	\$13,288	15.72%
66	CENTURY LIFE ASSURANCE COMPANY	0.00%	256	2	\$0	\$358	\$0	\$2,785	\$2,797	781.28%
67	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	165	60	\$126,464	\$128,735	\$0	\$109,218	\$97,819	75.98%
68	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.06%	71	14,865	\$3,462,138	\$3,403,074	\$0	\$3,960,152	\$5,204,774	152.94%
69	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	194	0	\$43,107	\$43,107	\$0	\$759,024	\$575,420	1334.86%
70	CITIZENS SECURITY LIFE INS CO	0.00%	172	539	\$104,221	\$104,681	\$0	\$38,867	\$39,290	37.53%
71	CMFG LIFE INSURANCE COMPANY	0.07%	63	101,789	\$4,062,627	\$4,510,990	\$0	\$2,538,974	\$2,150,362	47.67%
72	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.01%	143	438	\$373,015	\$378,109	\$0	\$321,225	\$291,771	77.17%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
73	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	233	14	\$3,403	\$4,475	\$0	\$0	\$1,127	25.18%
74	COLUMBIAN LIFE INSURANCE COMPANY	0.02%	112	1,911	\$1,104,743	\$991,940	\$0	\$593,688	\$583,501	58.82%
75	COMBINED INSURANCE CO OF AMERICA	0.09%	60	1,122,105	\$4,774,175	\$4,775,280	\$0	\$6,158,209	\$6,525,713	136.66%
76	COMMERCIAL TRAVELERS MUTUAL INSURANCE COI	0.00%	177	264	\$74,540	\$76,476	\$0	\$12,029	\$11,791	15.42%
77	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.00%	256	0	\$0	\$0	\$0	\$7,941	-\$7,907	N/A
78	COMPANION LIFE INSURANCE COMPANY	0.42%	20	22,747	\$23,130,983	\$23,119,796	\$0	\$12,075,204	\$12,675,530	54.83%
79	COMPBENEFITS INSURANCE COMPANY	0.03%	100	22,354	\$1,760,989	\$1,771,181	\$0	\$1,049,015	\$1,018,202	57.49%
80	CONNECTICUT GENERAL LIFE INS CO	2.68%	6	101,294	\$147,094,642	\$143,241,601	\$0	\$127,391,797	\$124,309,520	86.78%
81	CONSECO LIFE INSURANCE CO	0.00%	256	0	\$0	\$0	\$0	\$0	\$45	N/A
82	CONTINENTAL AMERICAN INSURANCE COMPANY	0.09%	57	23,554	\$5,011,061	\$5,372,813	\$0	\$2,519,330	\$2,716,146	50.55%
83	CONTINENTAL ASSURANCE COMPANY	0.00%	256	0	\$0	\$0	\$0	\$36,607	\$32,548	N/A
84	CONTINENTAL CASUALTY COMPANY	0.04%	92	3,429	\$2,040,230	-\$298,621	\$0	\$2,238,606	\$1,836,761	-615.08%
85	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	197	91	\$37,862	\$38,082	\$0	\$25,417	\$25,648	67.35%
86	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.04%	94	732	\$1,961,592	\$1,990,735	\$0	\$1,489,836	\$1,469,399	73.81%
87	COUNTRY LIFE INSURANCE COMPANY	0.00%	190	162	\$49,210	\$49,210	\$0	\$19,989	\$51,012	103.66%
88	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	11.40%	3	159,376	\$625,254,651	\$625,254,651	\$0	\$509,402,932	\$514,476,004	82.28%
89	COX HEALTH SYSTEMS INSURANCE COMPANY	1.45%	9	23,342	\$79,374,755	\$79,374,755	\$0	\$68,418,607	\$68,123,022	85.82%
90	DENTEGRA INSURANCE COMPANY	0.06%	75	5,445	\$3,071,317	\$3,007,243	\$0	\$1,999,890	\$2,035,829	67.70%
91	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	256	0	\$0	\$0	\$0	\$15,600	\$9,713	N/A
92	EPIC LIFE INSURANCE COMPANY THE	0.00%	151	990	\$272,945	\$279,196	\$0	\$200,232	\$189,966	68.04%
93	EVEREST REINSURANCE COMPANY	0.02%	114	5,560	\$978,623	\$978,623	\$0	\$406,576	\$616,748	63.02%
94	EXPRESS SCRIPTS INSURANCE COMPANY	0.03%	107	659	\$1,380,693	\$1,380,693	\$0	\$1,364,560	\$1,366,633	98.98%
95	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AI	0.00%	245	6	\$976	\$930	\$0	\$0	\$0	0.00%
96	FARM BUREAU LIFE INSURANCE COMPANY OF MISS	0.00%	156	114,455	\$237,353	\$237,353	\$0	\$260,995	\$204,858	86.31%
97	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	256	4	\$0	\$0	\$0	\$0	\$0	N/A
98	FEDERAL INSURANCE COMPANY	0.07%	68	144,673	\$3,640,606	\$6,235,546	\$0	\$6,777,691	\$5,446,588	87.35%
99	FEDERATED MUTUAL INSURANCE COMPANY	0.44%	19	7,801	\$24,108,856	\$24,108,856	\$0	\$15,914,745	\$16,332,220	67.74%
100	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE	0.00%	224	254	\$7,265	\$7,403	\$0	\$0	-\$746	-10.08%
101	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.22%	36	125,513	\$11,834,366	\$11,831,996	\$0	\$7,825,896	\$8,737,359	73.85%
102	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.00%	153	1,754	\$270,552	\$395,704	\$0	\$194,661	\$183,395	46.35%
103	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMI	0.00%	256	0	\$0	\$0	\$0	\$77,219	\$78,504	N/A
104	FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE C	0.02%	117	3,442	\$920,667	\$879,473	\$0	\$769,017	\$791,064	89.95%
105	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN	0.01%	134	1,123	\$597,954	\$491,200	\$0	\$364,118	-\$386,066	-78.60%
106	FORT DEARBORN LIFE INSURANCE COMPANY	0.05%	85	13,741	\$2,556,573	\$2,556,573	\$0	\$1,777,111	\$1,777,111	69.51%
107	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.02%	109	1,124	\$1,323,872	\$1,360,364	\$0	\$942,765	\$991,313	72.87%
108	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.00%	227	13	\$6,105	\$5,864	\$0	\$0	\$0	0.00%
109	GENWORTH LIFE INSURANCE COMPANY	0.03%	101	1,739	\$1,748,942	\$1,609,176	\$0	\$581,826	\$845,764	52.56%
110	GERBER LIFE INSURANCE COMPANY	0.06%	74	17,695	\$3,162,726	\$3,211,568	\$0	\$1,696,090	\$1,864,686	58.06%
111	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	195	21	\$42,986	\$42,717	\$0	\$36,907	\$36,552	85.57%
112	GOLDEN RULE INSURANCE COMPANY	1.70%	7	57,878	\$93,064,763	\$88,705,244	\$0	\$60,587,773	\$62,418,910	70.37%
113	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	252	1	\$112	\$58	\$0	\$0	-\$83	-143.10%
114	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANC	0.00%	187	106	\$54,394	\$53,801	\$0	\$53,352	\$53,482	99.41%
115	GREAT AMERICAN INSURANCE COMPANY	0.15%	45	5,900	\$8,384,469	\$8,889,321	\$0	\$3,593,075	\$5,701,134	64.13%
116	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	242	2	\$1,320	\$1,431	\$0	\$0	\$17	1.19%
117	GREAT NORTHERN INSURANCE COMPANY	0.00%	203	1,650	\$21,509	\$15,654	\$0	\$0	\$1,149	7.34%
118	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	215	14	\$12,890	\$12,950	\$0	\$0	\$0	0.00%
119	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	169	35	\$113,629	\$113,629	\$0	\$662	\$647	0.57%
120	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.01%	125	561	\$790,860	\$562,844	\$0	\$857,344	\$621,069	110.34%
121	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.03%	106	4,969	\$1,390,428	\$1,696,682	\$0	\$1,182,320	\$1,014,490	59.79%
122	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	1.03%	12	344,889	\$56,642,370	\$56,598,914	\$0	\$38,526,510	\$42,703,249	75.45%
123	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	1.12%	11	443,728	\$61,311,756	\$60,894,949	\$0	\$38,047,634	\$44,643,190	73.31%
124	HARTFORD LIFE INSURANCE COMPANY	0.04%	88	18,964	\$2,322,967	\$2,289,091	\$0	\$1,843,735	\$1,721,453	75.20%
125	HCC LIFE INSURANCE COMPANY	0.26%	32	62,243	\$14,538,381	\$14,543,078	\$0	\$10,194,601	\$11,462,259	78.82%
126	HCSC INSURANCE SERVICES COMPANY	0.00%	256	0	\$0	\$0	\$0	\$84,643	-\$90,357	N/A
127	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	27.12%	1	540,051	\$1,487,981,097	\$1,462,032,111	\$0	\$1,159,845,801	\$1,168,462,334	79.92%
128	HM LIFE INSURANCE COMPANY	0.11%	54	19,261	\$5,855,046	\$5,916,271	\$0	\$3,146,743	\$3,616,903	61.13%
129	HORACE MANN LIFE INSURANCE COMPANY	0.00%	209	107	\$16,410	\$16,423	\$0	\$12,178	\$10,795	65.73%
130	HOUSEHOLD LIFE INSURANCE COMPANY	0.01%	131	3,053	\$680,726	\$865,169	\$0	\$484,113	-\$199,222	-23.03%
131	HUMANA INSURANCE COMPANY	1.54%	8	40,356	\$84,582,809	\$82,766,829	\$0	\$65,062,726	\$68,855,373	83.19%
132	HUMANADENTAL INSURANCE COMPANY	0.25%	33	50,500	\$13,455,506	\$13,268,451	\$0	\$9,096,233	\$9,222,259	69.51%
133	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	256	13	\$0	\$0	\$0	\$0	\$0	N/A
134	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	189	92	\$50,323	\$49,970	\$0	\$23,989	\$6,500	13.01%
135	IMPERIUM INSURANCE COMPANY	0.02%	108	1,714	\$1,340,300	\$1,340,300	\$0	\$293,459	\$339,486	25.33%
136	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.01%	135	550	\$542,494	\$542,494	\$0	\$327,404	\$490,321	90.38%
137	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH &	0.02%	123	6,531	\$839,141	\$1,034,196	\$0	\$379,155	\$290,672	28.11%
138	INSURANCE COMPANY OF NORTH AMERICA	0.00%	256	0	\$0	\$0	\$0	\$14,551	\$2,781	N/A
139	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.00%	256	0	\$0	\$0	\$0	\$0	-\$32	N/A
140	J M I C LIFE INSURANCE COMPANY	0.00%	256	33	-\$239	\$13,130	\$0	\$9,237	-\$2,820	-21.48%
141	JEFFERSON INSURANCE COMPANY	0.00%	154	5,547	\$249,635	\$243,081	\$0	\$101,270	\$101,019	41.56%
142	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	256	0	\$0	\$0	\$0	\$5,384	-\$23,198	N/A
143	JOHN ALDEN LIFE INSURANCE COMPANY	0.37%	23	8,237	\$20,359,587	\$20,002,582	\$0	\$20,270,144	\$19,998,186	99.98%
144	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPA	0.00%	208	20	\$16,642	\$15,353	\$0	\$0	\$0	0.00%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
145	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.12%	49	10,085	\$6,790,714	\$6,806,321	\$0	\$2,678,293	\$4,209,511	61.85%
146	KANAWHA INSURANCE COMPANY	0.06%	72	17,561	\$3,319,073	\$3,366,353	\$0	\$870,601	\$1,444,111	42.90%
147	KANSAS CITY LIFE INSURANCE COMPANY	0.06%	69	12,169	\$3,492,086	\$3,509,424	\$0	\$2,343,641	\$2,281,921	65.02%
148	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	256	0	\$0	\$0	\$0	\$287,112	\$287,112	N/A
149	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.12%	51	33,778	\$6,471,023	\$7,400,881	\$0	\$3,890,063	\$5,179,528	69.99%
150	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.00%	210	1	\$15,824	\$15,824	\$0	\$0	\$0	0.00%
151	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.34%	25	228,478	\$18,812,425	\$18,812,416	\$0	\$13,591,347	\$14,025,060	74.55%
152	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	205	13,556	\$20,017	\$18,191	\$0	\$4,602	\$23,684	130.20%
153	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	182	283	\$67,211	\$68,063	\$0	\$58,051	\$90,705	133.27%
154	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.36%	24	149,880	\$19,589,960	\$19,636,241	\$0	\$13,238,120	\$14,592,016	74.31%
155	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	229	48	\$5,173	\$2,977	\$0	\$300	\$251	8.43%
156	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	256	0	\$0	\$0	\$0	\$7,293	\$3,048	N/A
157	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.03%	97	1,085	\$1,833,206	\$1,713,710	\$0	\$777,888	\$823,437	48.05%
158	MANHATTAN LIFE INSURANCE COMPANY	0.00%	240	2	\$1,783	\$1,726	\$0	\$325	\$374	21.67%
159	MARKEL INSURANCE COMPANY	0.00%	212	279	\$15,550	\$15,381	\$0	\$4,615	-\$238,605	-1551.30%
160	MEDAMERICA INSURANCE COMPANY	0.00%	196	39	\$41,923	\$39,421	\$0	\$0	\$0	0.00%
161	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.01%	145	223	\$345,200	\$345,200	\$0	\$240,512	\$340,956	98.77%
162	MEDICO INSURANCE COMPANY	0.30%	29	8,256	\$16,679,599	\$16,943,974	\$0	\$14,398,735	\$14,632,590	86.36%
163	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.07%	66	3,360	\$3,738,752	\$3,429,849	\$0	\$2,000,247	\$1,793,368	52.29%
164	MERIT LIFE INSURANCE CO	0.01%	133	4,276	\$638,874	\$601,365	\$0	\$235,225	\$230,451	38.32%
165	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.00%	214	18	\$13,762	\$12,214	\$0	\$38,800	\$38,723	317.04%
166	METROPOLITAN LIFE INSURANCE COMPANY	1.18%	10	432,762	\$64,616,563	\$63,276,618	\$0	\$50,650,958	\$53,641,209	84.77%
167	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	236	2	\$2,662	\$2,660	\$0	\$0	\$0	0.00%
168	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.03%	102	1,064	\$1,649,313	\$1,670,212	\$0	\$1,015,560	\$685,168	41.02%
169	MINNESOTA LIFE INSURANCE COMPANY	0.05%	81	36,771	\$2,848,853	\$2,820,194	\$0	\$1,215,743	\$1,192,722	42.29%
170	MONUMENTAL LIFE INSURANCE COMPANY	0.18%	39	62,764	\$10,148,622	\$9,981,959	\$0	\$3,457,982	\$3,463,864	34.70%
171	MONY LIFE INSURANCE COMPANY	0.00%	226	14	\$6,279	\$6,348	\$0	\$186,896	\$228,399	3597.97%
172	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	193	353	\$47,419	\$57,814	\$0	\$23,420	\$22,267	38.51%
173	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	176	529	\$81,692	\$81,692	\$0	\$110,568	\$110,568	135.35%
174	MUTUAL OF OMAHA INSURANCE COMPANY	0.31%	28	341,095	\$17,065,730	\$17,297,442	\$0	\$10,779,958	\$11,434,475	66.11%
175	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	201	31	\$25,601	\$25,616	\$0	\$3,551	\$3,683	14.38%
176	NATIONAL CASUALTY COMPANY	0.00%	202	13	\$23,766	\$21,191	\$0	\$471	-\$95	-0.45%
177	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.01%	150	880	\$295,478	\$297,300	\$0	\$337,753	\$350,836	118.01%
178	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.05%	78	24,479	\$3,013,399	\$3,029,264	\$0	\$1,874,523	\$1,874,523	61.88%
179	NATIONAL HEALTH INSURANCE COMPANY	0.00%	225	11	\$7,205	\$7,435	\$0	\$253	-\$6,070	-81.64%
180	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	0.38%	22	577,390	\$20,798,553	\$20,709,778	\$0	\$9,287,931	\$6,720,777	32.45%
181	NATIONWIDE LIFE INSURANCE COMPANY	0.07%	65	4,861	\$3,756,909	\$3,850,947	\$0	\$1,881,573	\$1,836,073	47.68%
182	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	243	0	\$1,313	\$1,313	\$0	\$126,420	\$126,420	9628.33%
183	NEW YORK LIFE INSURANCE COMPANY	0.10%	56	6,738	\$5,356,685	\$5,423,246	\$134,239	\$4,717,933	\$5,385,391	99.30%
184	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	239	22	\$2,120	\$2,127	\$0	\$602	\$17,608	827.83%
185	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAI	0.04%	91	4,319	\$2,286,614	\$2,310,493	\$0	\$761,251	\$714,244	30.91%
186	OLD REPUBLIC LIFE INSURANCE COMPANY	0.01%	148	4	\$304,319	\$304,319	\$0	\$469,816	\$503,171	165.34%
187	OLD UNITED LIFE INSURANCE COMPANY	0.00%	191	378	\$47,829	\$98,813	\$0	\$30,018	\$14,956	15.14%
188	ONEBEACON AMERICA INSURANCE COMPANY	0.02%	119	3,829	\$911,331	\$915,438	\$0	\$267,031	\$588,701	64.31%
189	OXFORD LIFE INSURANCE COMPANY	0.00%	168	82	\$113,664	\$112,557	\$0	\$107,716	\$106,844	94.92%
190	PACIFIC INDEMNITY COMPANY	0.00%	247	100	\$400	\$216	\$0	\$0	\$70	32.41%
191	PAN-AMERICAN LIFE INSURANCE COMPANY	0.13%	48	10,104	\$7,314,890	\$7,533,328	\$0	\$4,434,443	\$4,628,991	61.45%
192	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	160	2,049	\$210,072	\$210,577	\$0	\$225,058	\$77,625	36.86%
193	PEKIN LIFE INSURANCE COMPANY	0.00%	152	835	\$271,579	\$223,309	\$0	\$116,217	\$202,862	90.84%
194	PERICO LIFE INSURANCE COMPANY	0.02%	113	2,832	\$1,020,059	\$1,020,061	\$0	\$527,217	\$294,549	28.88%
195	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	178	57	\$73,004	\$69,942	\$0	\$138,222	\$124,486	177.98%
196	PHOENIX LIFE INSURANCE COMPANY	0.00%	256	0	\$0	\$0	\$0	\$142,802	\$56,743	N/A
197	PHYSICIANS MUTUAL INSURANCE COMPANY	0.01%	146	1,201	\$328,825	\$332,791	\$0	\$117,641	\$125,197	37.62%
198	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	213	417	\$15,270	\$15,270	\$0	\$6,886	\$7,080	46.37%
199	PRIMERICA LIFE INSURANCE COMPANY	0.00%	246	1	\$588	\$591	\$0	\$0	\$14	2.37%
200	PRINCIPAL LIFE INSURANCE COMPANY	0.55%	16	75,250	\$29,981,934	\$30,995,737	\$0	\$26,444,732	\$24,072,667	77.66%
201	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	256	0	\$0	\$0	\$0	\$2,448	\$870	N/A
202	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	0.00%	167	329	\$117,477	\$117,523	\$0	\$893,363	\$515,130	438.32%
203	PROVIDENT LIFE AND CASUALTY INSURANCE COMP	0.00%	253	3	\$47	\$49	\$0	\$0	\$0	0.00%
204	PRUDENTIAL INSURANCE COMPANY OF AMERICA TI	0.27%	31	189,833	\$14,646,060	\$14,408,771	\$71,130	\$10,588,536	\$13,141,814	91.21%
205	QBE INSURANCE CORPORATION	0.12%	50	9,557	\$6,738,981	\$6,577,001	\$0	\$1,977,503	\$4,870,287	74.05%
206	REASSURE AMERICA LIFE INSURANCE COMPANY	0.00%	204	2	\$20,517	\$27,981	\$0	\$0	\$0	0.00%
207	RELIABLE LIFE INSURANCE COMPANY	0.00%	256	2	\$0	\$0	\$0	\$5,268	\$1,220	N/A
208	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.32%	27	95,919	\$17,807,867	\$17,862,982	\$0	\$10,161,150	\$11,769,346	65.89%
209	RELIASTAR LIFE INSURANCE COMPANY	0.16%	43	44,231	\$8,541,888	\$8,488,070	\$0	\$8,820,015	\$8,848,352	104.24%
210	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOR	0.01%	140	53	\$452,051	\$455,566	\$0	\$0	\$0	0.00%
211	RENAISSANCE LIFE & HEALTH INSURANCE COMPAN	0.00%	223	0	\$9,893	\$9,893	\$0	\$1,179	\$752	7.60%
212	RESERVE NATIONAL INSURANCE COMPANY	0.00%	166	47	\$123,641	\$124,095	\$0	\$101,416	\$115,277	92.89%
213	RESOURCE LIFE INSURANCE COMPANY	0.00%	256	633	-\$1,438	\$45,607	\$0	\$37,665	-\$3,282	-7.20%
214	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	217	9	\$12,602	\$12,576	\$0	\$0	\$0	0.00%
215	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	241	21	\$1,406	\$1,419	\$0	\$1,001	\$731	51.52%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL GROUP ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
216	SEARS LIFE INSURANCE COMPANY	0.01%	138	6,222	\$473,530	\$391,347	\$0	\$61,549	\$52,943	13.53%
217	SECURIAN LIFE INSURANCE COMPANY	0.00%	198	94	\$27,838	\$27,876	\$0	\$11,316	\$11,444	41.05%
218	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	127	1,168	\$769,379	\$749,375	\$0	\$546,541	\$532,331	71.04%
219	SECURITY MUTUAL LIFE INSURANCE COMPANY OF N	0.00%	206	848	\$19,434	\$17,569	\$0	\$7,777	\$7,421	42.24%
220	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	251	1	\$150	\$265	\$0	\$0	\$0	0.00%
221	SENIOR HEALTH INSURANCE COMPANY OF PENNSYLV	0.00%	180	82	\$68,864	\$82,252	\$0	\$193,471	\$169,196	205.70%
222	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	192	1,194	\$47,756	\$30,016	\$0	\$0	\$2,343	7.81%
223	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	175	830	\$81,855	\$93,972	\$0	\$52,632	\$62,744	66.77%
224	SHELTER LIFE INSURANCE COMPANY	0.21%	37	1,739	\$11,280,160	\$12,095,899	\$0	\$9,191,657	\$8,214,522	67.91%
225	SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	0.02%	115	397	\$929,802	\$929,802	\$0	\$1,307,763	\$1,211,108	130.25%
226	SILVERSCRIPT INSURANCE COMPANY	0.02%	111	743	\$1,145,143	\$1,145,143	\$0	\$940,647	\$913,276	79.75%
227	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	232	27	\$4,464	\$1,785	\$0	\$1,617	\$6,128	343.31%
228	STANDARD GUARANTY INSURANCE COMPANY	0.00%	174	3,278	\$83,785	\$83,785	\$0	\$4,552	-\$4,285	-5.11%
229	STANDARD INSURANCE COMPANY	0.45%	17	163,787	\$24,697,794	\$29,039,188	\$0	\$25,206,247	\$28,970,998	99.77%
230	STANDARD LIFE AND ACCIDENT INSURANCE COMPAG	0.00%	157	335	\$232,213	\$246,748	\$0	\$37,503	\$23,454	9.51%
231	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.04%	89	4,158	\$2,318,281	\$2,192,733	\$0	\$1,252,957	\$1,250,747	57.04%
232	STARMOUNT LIFE INSURANCE COMPANY	0.00%	231	40	\$4,824	\$5,113	\$0	\$1,229	\$1,246	24.37%
233	STARNET INSURANCE COMPANY	0.00%	186	253	\$54,530	\$112,181	\$0	\$233,024	-\$56,365	-50.24%
234	STARR INDEMNITY & LIABILITY COMPANY	0.02%	120	14,372	\$864,888	\$880,112	\$0	-\$55,474	\$565,284	64.23%
235	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	0.16%	40	5,849	\$8,974,937	\$8,974,937	\$0	\$9,089,790	\$9,098,404	101.38%
236	STERLING LIFE INSURANCE COMPANY	0.01%	136	203	\$531,143	\$430,165	\$0	\$415,559	\$413,700	96.17%
237	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	184	4,535	\$59,476	\$59,476	\$0	\$10,957	\$10,417	17.51%
238	STONEBRIDGE LIFE INSURANCE COMPANY	0.11%	53	91,673	\$5,894,798	\$5,896,908	\$0	\$2,862,416	\$2,409,951	40.87%
239	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.04%	86	10,678	\$2,415,209	\$2,415,905	\$0	\$1,550,597	\$1,248,192	51.67%
240	SUN LIFE ASSURANCE COMPANY OF CANADA	0.44%	18	140,868	\$24,112,893	\$24,324,439	\$0	\$19,845,281	\$20,264,652	83.31%
241	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.00%	163	651	\$141,764	\$141,764	\$0	\$82,057	\$86,448	60.98%
242	SYMETRA LIFE INSURANCE COMPANY	0.11%	52	54,005	\$6,061,004	\$6,102,047	\$0	\$4,552,941	\$4,768,848	78.15%
243	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	0.00%	170	97	\$111,103	\$106,999	\$0	\$1,542,926	\$1,542,926	1442.00%
244	TIG INSURANCE COMPANY	0.00%	256	0	\$0	\$0	\$0	\$0	-\$3,232	N/A
245	TIME INSURANCE COMPANY	0.88%	13	21,072	\$48,501,035	\$48,799,126	\$0	\$35,080,908	\$34,864,922	71.45%
246	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	0.06%	70	1,439	\$3,484,407	\$3,598,351	\$0	\$2,291	\$2,159	0.06%
247	TRANSAMERICA LIFE INSURANCE COMPANY	0.34%	26	31,946	\$18,486,047	\$19,121,896	\$0	\$12,500,291	\$11,943,495	62.46%
248	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.00%	256	0	\$0	\$0	\$0	\$0	-\$70,702	N/A
249	TRUSTMARK INSURANCE COMPANY	0.01%	130	1,887	\$692,066	\$691,000	\$0	\$430,938	\$507,118	73.39%
250	TRUSTMARK LIFE INSURANCE COMPANY	0.24%	34	3,526	\$13,424,808	\$13,077,104	\$0	\$10,592,182	\$10,849,996	82.97%
251	U S SPECIALTY INSURANCE COMPANY	0.00%	162	82	\$170,101	\$151,044	\$0	\$101,218	\$31,536	20.88%
252	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	132	443	\$668,413	\$605,295	\$0	\$532,363	\$490,856	81.09%
253	UNIFIED LIFE INSURANCE COMPANY	0.00%	237	2	\$2,398	\$2,093	\$0	\$0	\$0	0.00%
254	UNIMERICA INSURANCE COMPANY	0.15%	44	69,028	\$8,446,573	\$8,687,735	\$0	\$2,931,503	\$2,943,976	33.89%
255	UNION CENTRAL LIFE INSURANCE COMPANY	0.00%	256	0	\$0	\$0	\$0	\$12,918	-\$30,177	N/A
256	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	128	10,097	\$742,710	\$732,783	\$0	\$427,851	\$388,383	53.00%
257	UNION LABOR LIFE INSURANCE COMPANY	0.01%	144	6,694	\$347,356	\$346,028	\$0	\$103,024	\$153,305	44.30%
258	UNION SECURITY INSURANCE COMPANY	0.41%	21	64,704	\$22,439,878	\$22,564,513	\$0	\$16,937,731	\$14,997,481	66.46%
259	UNITED AMERICAN INSURANCE COMPANY	0.10%	55	2,748	\$5,426,266	\$5,376,809	\$0	\$4,431,641	\$4,545,917	84.55%
260	UNITED CONCORDIA LIFE AND HEALTH INSURANCE	0.06%	73	11,410	\$3,299,925	\$3,299,925	\$0	\$2,537,208	\$2,508,211	76.01%
261	UNITED HEALTHCARE INSURANCE COMPANY	20.72%	2	575,491	\$1,136,713,067	\$1,134,365,171	\$0	\$882,666,968	\$877,497,435	77.36%
262	UNITED LIFE INSURANCE COMPANY	0.00%	234	12	\$3,063	\$3,157	\$0	\$0	-\$48	-1.52%
263	UNITED NATIONAL LIFE INSURANCE COMPANY OF AL	0.00%	218	12	\$12,293	\$11,931	\$0	\$81,498	\$49,242	412.72%
264	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.16%	42	86,750	\$8,620,221	\$8,262,787	\$0	\$6,482,267	\$5,746,323	69.54%
265	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.06%	77	1,387	\$3,048,022	\$3,030,546	\$0	\$2,023,316	\$2,497,508	82.41%
266	UNITED STATES FIRE INSURANCE COMPANY	0.05%	79	4,496	\$2,990,765	\$2,990,765	\$0	\$1,519,417	\$1,464,617	48.97%
267	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.05%	82	82	\$2,712,028	\$2,824,194	\$0	\$1,813,521	\$764,900	27.08%
268	UNITED TEACHER ASSOCIATES INSURANCE COMPAN	0.00%	219	9	\$12,189	\$11,967	\$0	\$62,586	\$82,586	690.11%
269	UNITED WISCONSIN INSURANCE COMPANY	0.00%	256	221	\$0	\$0	\$0	\$0	-\$166,576	N/A
270	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.83%	14	278,680	\$45,547,548	\$45,546,387	\$0	\$35,282,972	\$33,193,937	72.88%
271	USAA LIFE INSURANCE COMPANY	0.00%	220	75	\$11,289	\$11,334	\$0	\$0	\$0	0.00%
272	USABLE LIFE	0.05%	80	8,638	\$2,898,155	\$3,050,190	\$0	\$2,166,611	\$2,166,611	71.03%
273	VIGILANT INSURANCE COMPANY	0.00%	249	25	\$303	\$139	\$0	\$0	\$45	32.37%
274	VISION BENEFITS OF AMERICA	0.05%	83	63,091	\$2,569,700	\$2,569,700	\$0	\$1,978,342	\$1,978,342	76.99%
275	VISION SERVICE PLAN INSURANCE COMPANY	0.80%	15	311,334	\$44,082,637	\$44,082,637	\$0	\$34,633,714	\$34,935,654	79.25%
276	WASHINGTON NATIONAL INSURANCE COMPANY	0.02%	116	6,773	\$923,205	\$948,994	\$0	\$829,143	\$687,482	72.44%
277	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.02%	121	1,058	\$863,112	\$863,112	\$0	\$184,090	\$170,902	19.80%
278	WESTPORT INSURANCE CORPORATION	0.07%	64	8,094	\$3,801,296	\$3,801,296	\$0	\$2,724,317	\$2,811,279	73.96%
279	WILTON REASSURANCE LIFE COMPANY OF NEW YO	0.00%	248	2	\$322	\$322	\$0	\$0	\$0	0.00%
280	WORLD INSURANCE COMPANY	0.07%	67	781	\$3,641,353	\$3,697,284	\$0	\$2,234,046	\$2,180,817	58.98%
281	ZALE LIFE INSURANCE COMPANY	0.00%	207	1,222	\$19,127	\$19,127	\$0	\$1,326	\$343	1.79%
282	ZURICH AMERICAN INSURANCE COMPANY	0.24%	35	97,451	\$12,962,418	\$13,122,117	\$0	\$8,050,276	\$8,334,844	63.52%
TOTAL		100.00%		9,396,116	\$5,486,190,041	\$5,454,628,664	\$205,369	\$4,263,189,479	\$4,288,010,355	78.61%

**TOTAL  
ACCIDENT & HEALTH  
INSURANCE  
BY COMPANY**

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	21ST CENTURY PREMIER INSURANCE COMPANY	0.00%	320	21	\$15,794	\$16,512	\$0	\$12,048	\$9,928	60.13%
2	4 EVER LIFE INSURANCE COMPANY	0.00%	292	523	\$63,197	\$61,807	\$0	\$9,651	\$10,626	17.19%
3	5 STAR LIFE INSURANCE COMPANY	0.00%	380	1	\$216	\$167	\$0	\$0	\$0	0.00%
4	AAA LIFE INSURANCE COMPANY	0.01%	182	5,013	\$982,751	\$991,767	\$0	\$248,839	\$254,710	25.68%
5	ABILITY INSURANCE COMPANY	0.04%	118	1,751	\$3,333,041	\$3,249,250	\$0	\$3,982,863	\$5,552,938	170.90%
6	ACACIA LIFE INSURANCE CO	0.00%	382	2	\$207	\$207	\$19	\$0	\$0	0.00%
7	ACCENDO INSURANCE COMPANY	0.01%	190	784	\$900,458	\$885,480	\$0	\$496,489	\$504,693	57.00%
8	ACE AMERICAN INSURANCE COMPANY	0.10%	80	40,702	\$7,452,876	\$7,237,625	\$0	\$6,762,925	\$5,629,057	77.77%
9	ACE PROPERTY AND CASUALTY INSURANCE COMP	0.00%	395	0	\$0	\$0	\$0	\$0	-\$1	N/A
10	ADMIRAL LIFE INSURANCE COMPANY OF AMERICA	0.02%	161	315	\$1,526,851	\$1,511,897	\$0	\$1,472,464	\$1,425,016	94.25%
11	ADVANTICA INSURANCE COMPANY	0.00%	282	2,833	\$80,587	\$80,587	\$0	\$53,290	\$12,176	15.11%
12	AEGIS SECURITY INSURANCE COMPANY	0.00%	248	147	\$237,668	\$237,668	\$0	\$106,033	\$128,133	53.91%
13	AETNA HEALTH INSURANCE COMPANY	0.00%	264	446	\$129,756	\$129,756	\$0	\$46,525	\$50,029	38.56%
14	AETNA LIFE INSURANCE COMPANY	2.45%	6	215,123	\$189,802,809	\$189,377,812	\$0	\$149,627,664	\$146,401,995	77.31%
15	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	347	3	\$4,025	\$5,415	\$0	\$0	\$0	0.00%
16	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.07%	93	3,107	\$5,184,664	\$5,320,966	\$0	\$1,509,578	\$1,543,059	29.00%
17	ALLSTATE LIFE INSURANCE COMPANY	0.01%	209	5,236	\$713,958	\$717,355	\$0	\$496,026	\$897,103	125.06%
18	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	364	6	\$1,148	\$1,120	\$0	\$100	\$23	2.05%
19	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	255	1,535	\$181,927	\$181,927	\$0	\$0	\$0	0.00%
20	AMERICAN ALTERNATIVE INSURANCE CORPORATIO	0.03%	136	5,730	\$2,538,752	\$2,538,752	\$0	\$2,588,785	\$2,620,330	103.21%
21	AMERICAN BANKERS INSURANCE COMPANY OF FLO	0.00%	326	70	\$12,830	\$12,759	\$0	\$551	-\$759	-5.95%
22	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.02%	156	38,983	\$1,689,104	\$1,740,700	\$0	\$412,078	\$356,178	20.46%
23	AMERICAN CONTINENTAL INSURANCE COMPANY	0.14%	65	4,181	\$10,714,257	\$10,508,930	\$0	\$8,517,256	\$8,857,720	84.29%
24	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	1.18%	13	425,398	\$91,346,704	\$91,598,444	\$0	\$43,548,941	\$44,103,676	48.15%
25	AMERICAN FAMILY MUTUAL INSURANCE COMPANY	0.27%	38	6,300	\$20,949,403	\$20,028,922	\$0	\$14,853,053	\$14,700,523	73.40%
26	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.01%	211	7,171	\$698,406	\$304,936	\$0	\$134,486	\$134,676	44.17%
27	AMERICAN FIDELITY ASSURANCE COMPANY	0.16%	60	38,190	\$12,712,537	\$12,747,519	\$0	\$6,780,842	\$7,174,390	56.28%
28	AMERICAN FINANCIAL SECURITY LIFE INSURANCE C	0.00%	288	107	\$69,107	\$66,407	\$0	\$19,365	\$49,811	75.01%
29	AMERICAN GENERAL ASSURANCE COMPANY	0.00%	251	2,316	\$212,714	\$334,580	\$0	\$175,406	\$105,688	31.59%
30	AMERICAN GENERAL LIFE AND ACCIDENT INSURANC	0.01%	184	8,415	\$937,289	\$944,877	\$0	\$467,635	\$423,719	44.84%
31	AMERICAN GENERAL LIFE INSURANCE CO	0.01%	178	2,956	\$1,061,978	\$1,046,261	\$0	\$494,293	\$538,985	51.52%
32	AMERICAN GENERAL LIFE INSURANCE COMPANY OF	0.01%	200	439	\$851,191	\$887,072	\$0	\$1,201,130	\$1,542,357	173.87%
33	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.02%	163	5,459	\$1,501,724	\$1,499,682	\$0	\$701,026	\$682,832	45.53%
34	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.19%	53	98,738	\$14,931,015	\$14,911,448	\$0	\$7,541,901	\$7,839,333	52.57%
35	AMERICAN HOME ASSURANCE COMPANY	0.00%	339	21	\$6,605	\$6,644	\$0	\$4,953	\$4,424	66.59%
36	AMERICAN HOME LIFE INSURANCE COMPANY	0.00%	365	21	\$1,019	\$663	\$0	\$0	\$0	0.00%
37	AMERICAN INCOME LIFE INSURANCE CO	0.02%	164	228,918	\$1,494,418	\$1,500,150	\$0	\$550,296	\$486,237	32.41%
38	AMERICAN MEDICAL AND LIFE INSURANCE COMPAN	0.02%	159	196	\$1,610,345	\$1,610,345	\$0	\$736,188	\$620,070	38.51%
39	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	0.06%	96	2,037	\$4,809,337	\$4,812,512	\$0	\$4,121,701	\$4,263,181	88.59%
40	AMERICAN MODERN LIFE INSURANCE COMPANY	0.02%	174	3,364	\$1,183,087	\$948,906	\$0	\$341,033	\$239,246	25.21%
41	AMERICAN NATIONAL INSURANCE COMPANY	0.04%	128	5,809	\$2,832,939	\$1,853,331	\$0	\$6,105,553	\$5,687,170	306.86%
42	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.06%	102	1,420	\$4,260,516	\$4,466,354	\$0	\$3,663,139	\$3,228,864	72.29%
43	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.02%	150	900	\$1,803,888	\$1,821,621	\$0	\$1,336,307	\$1,273,413	69.91%
44	AMERICAN PROGRESSIVE LIFE AND HEALTH INSUR	0.00%	335	8	\$8,507	\$8,631	\$0	\$3,109	\$3,333	38.62%
45	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.01%	229	369	\$427,212	\$428,316	\$0	\$396,888	\$385,514	90.01%
46	AMERICAN REPUBLIC CORP INSURANCE COMPANY	0.07%	91	42	\$5,423,225	\$5,330,573	\$0	\$3,438,590	\$3,481,750	65.32%
47	AMERICAN REPUBLIC INSURANCE COMPANY	0.28%	36	8,933	\$21,998,260	\$22,434,056	\$0	\$15,482,175	\$15,238,845	67.93%
48	AMERICAN SECURITY INSURANCE COMPANY	0.00%	296	2,075	\$53,046	\$53,046	\$0	\$0	-\$78	-0.15%
49	AMERICAN SENTINEL INSURANCE COMPANY	0.01%	188	1,116	\$918,562	\$917,224	\$0	\$553,248	\$565,583	61.66%
50	AMERICAN STATES INSURANCE COMPANY	0.00%	290	56	\$65,868	\$72,097	\$0	\$37,493	-\$73,469	-101.90%
51	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.01%	226	96,230	\$479,250	\$483,226	\$0	\$37,454	-\$56,757	-11.75%
52	AMERICAN UNITED LIFE INSURANCE COMPANY	0.06%	99	18,618	\$4,507,226	\$4,562,010	\$0	\$3,977,688	\$3,640,796	79.81%
53	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	353	19	\$1,970	\$1,970	\$0	\$0	\$0	0.00%
54	AMERITAS LIFE INSURANCE CORP	0.12%	70	26,319	\$8,919,672	\$9,015,494	\$0	\$6,297,347	\$6,376,474	70.73%
55	AMEX ASSURANCE COMPANY	0.01%	198	0	\$854,008	\$862,431	\$0	\$28,847	\$64,351	7.46%
56	ANTHEM INSURANCE COMPANIES INC	0.96%	15	59,660	\$74,068,264	\$74,611,425	\$0	\$58,612,973	\$67,397,906	90.33%
57	ANTHEM LIFE INSURANCE COMPANY	0.02%	154	78,681	\$1,767,283	\$1,895,621	\$0	\$794,841	\$794,841	41.93%
58	ASSURED LIFE ASSOCIATION	0.00%	307	22	\$29,947	\$29,934	\$0	\$32,663	\$33,924	113.33%
59	ASSURITY LIFE INSURANCE COMPANY	0.01%	176	1,865	\$1,103,745	\$1,106,145	\$0	\$473,712	\$531,583	48.06%
60	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.01%	193	4,485	\$870,838	\$1,293,577	\$0	\$345,661	\$326,285	25.22%
61	ATLANTA LIFE INSURANCE COMPANY	0.00%	352	91	\$2,031	\$2,111	\$0	\$188	\$160	7.58%
62	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	291	917	\$64,908	\$65,902	\$0	\$31,570	\$23,465	35.61%
63	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	243	232	\$265,920	\$262,271	\$0	\$21,741	\$124,406	47.43%
64	AVIVA LIFE AND ANNUITY COMPANY	0.00%	302	66	\$41,650	\$48,520	\$0	\$130,796	\$85,006	175.20%
65	AXA EQUITABLE LIFE INSURANCE COMPANY	0.01%	218	385	\$591,353	\$595,607	\$0	\$1,678,267	\$1,399,056	234.90%
66	AXIS INSURANCE COMPANY	0.00%	331	611	\$10,319	\$3,751	\$0	\$54	\$1,529	40.76%
67	BALBOA INSURANCE COMPANY	0.00%	390	5	\$47	\$47	\$0	\$0	-\$192	-408.51%
68	BALBOA LIFE INSURANCE COMPANY	0.00%	239	8,903	\$306,303	\$306,475	\$0	\$16,661	\$8,092	2.64%
69	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	345	23	\$4,591	\$4,591	\$0	\$22,540	\$22,540	490.96%
70	BANCINSURE INC	0.00%	310	976	\$25,743	\$28,826	\$0	\$23,487	\$23,487	81.48%
71	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.04%	117	3,602	\$3,368,442	\$2,371,511	\$0	\$1,036,675	\$1,271,098	53.60%
72	BANKERS LIFE AND CASUALTY COMPANY	0.48%	22	21,543	\$36,756,591	\$38,499,617	\$645	\$26,341,649	\$29,082,104	75.54%
73	BANNER LIFE INSURANCE COMPANY	0.00%	385	2	\$150	\$150	\$0	\$0	\$0	0.00%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
74	BCS INSURANCE COMPANY	0.03%	133	3,970	\$2,567,539	\$2,573,958	\$0	\$1,310,597	\$1,361,358	52.89%
75	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.04%	124	14,883	\$3,056,839	\$2,977,525	\$0	\$327,744	\$1,307,200	43.90%
76	BERKSHIRE LIFE INSURANCE COMPANY OF AMERIC	0.05%	103	1,836	\$4,077,449	\$4,075,214	\$0	\$119,962	-\$105,785	-2.60%
77	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	309	60	\$26,995	\$27,052	\$0	\$29,286	\$605	2.24%
78	BLUE CROSS AND BLUE SHIELD OF KANSAS CITY	9.74%	4	312,647	\$753,210,712	\$753,210,712	\$0	\$626,677,408	\$628,650,669	83.46%
79	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.02%	169	10,358	\$1,398,787	\$1,373,117	\$0	\$420,976	\$428,382	31.20%
80	BRAVO HEALTH INSURANCE COMPANY INC	0.01%	191	739	\$899,013	\$899,013	\$0	\$708,678	\$721,543	80.26%
81	BROKERS NATIONAL LIFE ASSURANCE COMPANY	0.03%	146	3,121	\$1,934,513	\$1,932,643	\$0	\$1,117,346	\$1,118,964	57.90%
82	CANADA LIFE ASSURANCE COMPANY	0.00%	329	7	\$10,866	\$10,866	\$0	\$14,653	\$14,653	134.85%
83	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	391	1	\$40	\$40	\$0	\$0	\$0	0.00%
84	CAPITOL INDEMNITY CORPORATION	0.00%	341	400	\$5,254	\$4,679	\$0	\$6,392	\$15,672	334.94%
85	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSUR	2.35%	7	11,378	\$181,822,120	\$181,822,120	\$0	\$131,336,216	\$134,502,192	73.97%
86	CATERPILLAR INSURANCE COMPANY	0.00%	395	3,372	\$0	\$0	\$0	\$6,418,131	\$1,165,435	N/A
87	CATHOLIC FINANCIAL LIFE	0.00%	366	10	\$918	\$1,069	\$0	\$286	\$390	36.48%
88	CATHOLIC ORDER OF FORESTERS	0.00%	324	11	\$14,357	\$14,357	\$0	\$190	\$190	1.32%
89	CELTIC INSURANCE COMPANY	0.07%	92	2,431	\$5,322,278	\$5,424,236	\$0	\$4,776,996	\$5,297,396	97.66%
90	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	250	74	\$230,462	\$232,814	\$0	\$195,201	\$190,365	81.77%
91	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	337	13	\$8,128	\$8,132	\$0	\$7,089	\$6,828	83.96%
92	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.03%	137	9,074	\$2,433,639	\$2,343,485	\$0	\$970,058	\$856,964	36.57%
93	CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.01%	220	12,139	\$562,975	\$563,432	\$0	\$59,500	\$6,097	1.08%
94	CENTRAL UNITED LIFE INSURANCE COMPANY	0.02%	162	1,941	\$1,521,368	\$1,524,549	\$0	\$882,023	\$879,153	57.67%
95	CENTRE LIFE INSURANCE COMPANY	0.00%	252	163	\$200,127	\$207,794	\$0	\$30,128	\$33,991	16.36%
96	CENTURION LIFE INSURANCE COMPANY	0.00%	275	582	\$84,527	\$84,527	\$0	\$31,405	\$13,288	15.72%
97	CENTURY LIFE ASSURANCE COMPANY	0.00%	395	2	\$0	\$358	\$0	\$2,785	\$2,797	781.28%
98	CHEROKEE NATIONAL LIFE INSURANCE COMPANY	0.00%	333	123	\$9,142	\$20,538	\$0	\$16,819	\$15,098	73.51%
99	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	216	6,281	\$605,973	\$586,828	\$0	\$215,462	\$217,843	37.12%
100	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.20%	52	5,774	\$15,236,007	\$15,418,348	\$0	\$12,823,811	\$12,381,828	80.31%
101	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	369	3	\$672	\$671	\$0	\$0	\$0	0.00%
102	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.04%	116	14,865	\$3,462,138	\$3,403,074	\$0	\$3,960,152	\$5,204,774	152.94%
103	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	301	0	\$43,107	\$43,107	\$0	\$759,024	\$575,420	1334.86%
104	CINCINNATI INSURANCE COMPANY THE	0.00%	388	1	\$67	\$67	\$0	\$0	\$0	0.00%
105	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	283	170	\$77,166	\$79,957	\$0	\$0	\$1,884	2.36%
106	CITIZENS SECURITY LIFE INS CO	0.00%	269	542	\$104,635	\$105,078	\$0	\$38,867	\$39,290	37.39%
107	CLARENDON NATIONAL INSURANCE COMPANY	0.00%	395	0	\$0	\$0	\$0	\$14,100	\$21,627	N/A
108	CMFG LIFE INSURANCE COMPANY	0.07%	94	102,713	\$5,042,744	\$5,494,248	\$0	\$2,578,898	\$2,424,665	44.13%
109	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.16%	61	32,753	\$12,596,874	\$12,726,688	\$0	\$5,285,154	\$5,580,949	43.85%
110	COLONIAL PENN LIFE INSURANCE COMPANY	0.05%	112	2,716	\$3,616,364	\$3,408,450	\$0	\$1,758,516	\$2,189,513	64.24%
111	COLORADO BANKERS LIFE INS CO	0.00%	342	16	\$5,175	\$5,181	\$0	\$0	\$0	0.00%
112	COLUMBIAN LIFE INSURANCE COMPANY	0.01%	175	1,911	\$1,104,743	\$991,940	\$0	\$593,688	\$583,501	58.82%
113	COLUMBUS LIFE INSURANCE COMPANY	0.00%	387	2	\$104	\$140	\$0	\$282	\$282	201.43%
114	COMBINED INSURANCE CO OF AMERICA	0.23%	45	1,189,334	\$17,649,204	\$17,905,925	\$0	\$12,291,680	\$12,324,684	68.83%
115	COMMERCIAL TRAVELERS MUTUAL INSURANCE COI	0.00%	274	667	\$85,199	\$87,369	\$0	\$13,555	\$13,038	14.92%
116	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.00%	246	186	\$252,053	\$279,499	\$0	\$264,119	\$246,359	88.14%
117	COMMUNITY HEALTH PLAN INSURANCE COMPANY	0.00%	395	0	\$0	\$0	\$0	\$7,941	-\$7,907	N/A
118	COMPANION LIFE INSURANCE COMPANY	0.30%	34	22,747	\$23,130,983	\$23,119,796	\$0	\$12,075,204	\$12,675,530	54.83%
119	COMPBENEFITS INSURANCE COMPANY	0.02%	147	22,376	\$1,891,508	\$1,895,997	\$0	\$1,049,236	\$1,016,890	53.63%
120	CONNECTICUT GENERAL LIFE INS CO	1.90%	8	101,445	\$147,281,502	\$143,430,777	\$0	\$127,785,357	\$124,674,912	86.92%
121	CONSECO LIFE INSURANCE CO	0.00%	234	846	\$354,892	\$354,138	\$0	\$435,234	\$428,358	120.96%
122	CONSTITUTION LIFE INSURANCE COMPANY	0.01%	192	2,117	\$886,803	\$897,993	\$0	\$164,576	\$169,124	18.83%
123	CONTINENTAL AMERICAN INSURANCE COMPANY	0.06%	95	23,569	\$5,012,435	\$5,372,813	\$0	\$2,519,330	\$2,716,146	50.55%
124	CONTINENTAL ASSURANCE COMPANY	0.00%	306	36	\$32,751	\$32,751	\$0	\$46,607	\$38,842	118.60%
125	CONTINENTAL CASUALTY COMPANY	0.11%	77	7,678	\$8,159,013	-\$590,585	\$0	\$8,221,005	\$12,686,734	-2148.16%
126	CONTINENTAL GENERAL INSURANCE COMPANY	0.03%	143	1,280	\$2,213,485	\$2,205,919	\$0	\$1,939,086	\$2,241,376	101.61%
127	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.17%	57	6,311	\$13,422,683	\$13,380,647	\$0	\$9,431,194	\$9,790,429	73.17%
128	COUNTRY LIFE INSURANCE COMPANY	0.01%	199	936	\$851,698	\$845,430	\$0	\$404,358	\$488,803	57.82%
129	COVENTRY HEALTH AND LIFE INSURANCE COMPAN	10.26%	3	201,518	\$793,551,613	\$793,551,613	\$0	\$650,752,968	\$652,961,778	82.28%
130	COX HEALTH SYSTEMS INSURANCE COMPANY	1.19%	11	30,301	\$92,413,466	\$92,413,466	\$0	\$77,124,705	\$76,962,922	83.28%
131	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	367	42	\$837	\$865	\$0	\$425	\$425	49.13%
132	CROWN LIFE INSURANCE COMPANY	0.00%	285	82	\$73,380	\$79,751	\$0	\$268,748	\$268,748	336.98%
133	CSA FRATERNAL LIFE	0.00%	348	4	\$3,932	\$3,801	\$0	\$17,248	\$18,481	486.21%
134	DENTIGRA INSURANCE COMPANY	0.04%	122	5,445	\$3,071,317	\$3,007,243	\$0	\$1,999,890	\$2,035,829	67.70%
135	EMC NATIONAL LIFE COMPANY	0.01%	212	971	\$685,461	\$694,516	\$0	\$423,885	\$221,905	31.95%
136	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.00%	395	0	\$0	\$0	\$0	\$15,600	\$9,713	N/A
137	ENVISION INSURANCE COMPANY	0.02%	173	757	\$1,209,284	\$1,209,284	\$0	\$1,157,755	\$1,061,997	87.82%
138	EPIC LIFE INSURANCE COMPANY THE	0.00%	241	990	\$272,945	\$279,196	\$0	\$200,232	\$189,966	68.04%
139	EQUITABLE LIFE & CASUALTY INSURANCE COMPAN	0.22%	48	12,368	\$17,359,422	\$16,956,199	\$0	\$11,281,264	\$13,180,517	77.73%
140	EVEREST REINSURANCE COMPANY	0.01%	183	5,560	\$978,623	\$978,623	\$0	\$406,576	\$616,748	63.02%
141	EXPRESS SCRIPTS INSURANCE COMPANY	0.02%	170	659	\$1,380,693	\$1,380,693	\$0	\$1,364,560	\$1,366,633	98.98%
142	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	349	254	\$3,300	\$3,326	\$0	\$0	\$0	0.00%
143	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AI	0.04%	129	9,090	\$2,755,427	\$2,744,671	\$0	\$327,821	\$337,051	12.28%
144	FAMILY LIFE INSURANCE COMPANY	0.01%	177	434	\$1,094,151	\$1,087,888	\$0	\$867,697	\$930,291	85.51%
145	FARM BUREAU LIFE INSURANCE COMPANY OF MISS	0.00%	244	114,515	\$260,277	\$260,578	\$0	\$299,367	\$144,955	55.63%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	RANK BY MARKET SHARE		NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
		MARKET SHARE	MARKET SHARE							
146	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IL	0.00%	376	22	\$345	\$365	\$0	\$0	\$0	0.00%
147	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.01%	221	2,486	\$562,757	\$558,964	\$0	\$134,189	\$134,107	23.99%
148	FEDERAL INSURANCE COMPANY	0.05%	110	144,735	\$3,655,918	\$6,249,594	\$0	\$6,777,891	\$5,447,367	87.16%
149	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	356	90	\$1,783	\$1,526	\$0	\$0	\$0	0.00%
150	FEDERATED LIFE INSURANCE COMPANY	0.01%	219	533	\$564,073	\$570,554	\$0	\$210,668	\$1,034,347	181.29%
151	FEDERATED MUTUAL INSURANCE COMPANY	0.31%	32	7,801	\$24,113,040	\$24,113,301	\$0	\$15,914,745	\$16,331,521	67.73%
152	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE	0.00%	321	346	\$15,461	\$15,557	\$0	\$0	-\$749	-4.81%
153	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.17%	58	127,330	\$13,239,722	\$13,216,892	\$0	\$10,634,112	\$11,457,483	86.69%
154	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.00%	242	1,754	\$270,552	\$395,704	\$0	\$194,661	\$183,395	46.35%
155	FIREMANS FUND INSURANCE COMPANY	0.00%	395	0	\$0	\$0	\$0	\$0	-\$92	N/A
156	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COM	0.00%	343	7	\$4,797	\$5,734	\$0	\$123,879	\$125,842	2194.66%
157	FIRST CONTINENTAL LIFE & ACCIDENT INSURANCE C	0.01%	187	3,442	\$920,667	\$879,473	\$0	\$769,017	\$791,064	89.95%
158	FIRST HEALTH LIFE & HEALTH INSURANCE COMPAN	0.33%	29	33,574	\$25,883,868	\$25,465,615	\$0	\$22,964,347	\$21,848,655	85.80%
159	FORETHOUGHT LIFE INSURANCE COMPANY	0.00%	378	2	\$250	\$250	\$0	\$0	\$100	40.00%
160	FORT DEARBORN LIFE INSURANCE COMPANY	0.03%	135	13,741	\$2,556,573	\$2,556,573	\$0	\$1,777,111	\$1,777,111	69.51%
161	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.02%	165	1,414	\$1,450,455	\$1,490,436	\$0	\$1,018,121	\$1,070,550	71.83%
162	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.01%	224	463	\$508,193	\$530,260	\$0	\$1,033,344	\$851,135	160.51%
163	GENERAL FIDELITY LIFE INSURANCE CO	0.00%	395	0	\$0	\$53	\$0	\$0	\$0	0.00%
164	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.02%	151	1,053	\$1,798,479	\$1,727,464	\$0	\$1,492,723	\$1,452,097	84.06%
165	GENWORTH LIFE INSURANCE COMPANY	0.52%	21	25,235	\$40,097,942	\$39,280,154	\$0	\$27,007,476	\$32,797,255	83.50%
166	GERBER LIFE INSURANCE COMPANY	0.10%	78	22,703	\$7,983,128	\$7,933,717	\$0	\$5,409,797	\$5,950,182	75.00%
167	GLEANNER LIFE INSURANCE SOCIETY	0.00%	395	7	\$0	\$0	\$0	\$0	\$0	N/A
168	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	149	5,229	\$1,805,259	\$1,804,461	\$0	\$1,047,352	\$984,518	54.56%
169	GOLDEN RULE INSURANCE COMPANY	1.26%	10	66,244	\$97,302,226	\$92,946,938	\$0	\$63,993,108	\$65,771,131	70.76%
170	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	371	7	\$598	\$534	\$0	\$0	-\$97	-18.16%
171	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANC	0.01%	181	748	\$1,010,353	\$946,154	\$0	\$640,350	\$697,901	73.76%
172	GREAT AMERICAN INSURANCE COMPANY	0.11%	74	5,900	\$8,384,469	\$8,889,321	\$0	\$3,593,075	\$5,701,134	64.13%
173	GREAT AMERICAN LIFE INSURANCE COMPANY	0.01%	207	349	\$765,901	\$777,479	\$0	\$399,472	\$388,903	50.02%
174	GREAT NORTHERN INSURANCE COMPANY	0.00%	314	1,650	\$21,509	\$15,654	\$0	\$0	\$1,149	7.34%
175	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	323	30	\$14,468	\$14,593	\$0	\$0	\$0	0.00%
176	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	257	129	\$168,690	\$171,101	\$0	\$84,154	\$83,944	49.06%
177	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.01%	204	561	\$790,860	\$562,844	\$0	\$857,344	\$621,069	110.34%
178	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.11%	71	15,394	\$8,738,310	\$8,887,188	\$0	\$2,835,339	\$2,739,554	30.83%
179	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	304	38	\$40,111	\$39,972	\$0	\$46,280	\$46,824	117.14%
180	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.75%	17	345,796	\$58,218,619	\$58,187,503	\$33,391	\$39,593,344	\$45,055,769	77.43%
181	HARBOR SPECIALTY INSURANCE COMPANY	0.00%	395	0	\$0	\$0	\$0	\$2,259	\$40,299	N/A
182	HARTFORD LIFE AND ACCIDENT INSURANCE COMP	0.79%	16	443,735	\$61,319,455	\$60,895,000	\$0	\$38,047,634	\$44,643,190	73.31%
183	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	325	170	\$13,541	\$13,427	\$0	\$13,123	\$7,403	55.14%
184	HARTFORD LIFE INSURANCE COMPANY	0.03%	139	18,968	\$2,334,586	\$2,289,555	\$0	\$1,843,735	\$1,721,453	75.19%
185	HCC LIFE INSURANCE COMPANY	0.22%	49	62,256	\$17,207,758	\$15,182,725	\$0	\$10,192,563	\$11,421,095	75.22%
186	HCSC INSURANCE SERVICES COMPANY	0.00%	395	0	\$0	\$0	\$0	\$84,643	-\$90,357	N/A
187	HEALTH CARE SERVICE CORPORATION	0.03%	131	10,950	\$2,625,974	\$2,625,974	\$0	\$3,218,897	\$1,770,167	67.41%
188	HEALTH NET LIFE INSURANCE COMPANY	0.03%	145	1,615	\$2,182,234	\$2,182,234	\$0	\$1,918,453	\$1,823,139	83.54%
189	HEALTHSPRING LIFE & HEALTH INSURANCE COMP	0.04%	127	2,306	\$2,912,274	\$2,912,274	\$0	\$2,367,320	\$2,327,637	79.93%
190	HEALTHY ALLIANCE LIFE INSURANCE COMPANY	23.24%	1	706,051	\$1,797,485,734	\$1,760,137,175	\$0	\$1,381,173,437	\$1,387,806,196	78.85%
191	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.08%	86	4,498	\$6,380,938	\$6,114,125	\$0	\$4,908,041	\$4,858,835	79.47%
192	HM LIFE INSURANCE COMPANY	0.08%	89	19,261	\$5,855,046	\$5,916,271	\$0	\$3,146,743	\$3,616,903	61.13%
193	HORACE MANN LIFE INSURANCE COMPANY	0.00%	305	153	\$38,217	\$38,354	\$0	\$25,802	\$22,583	58.88%
194	HOUSEHOLD LIFE INSURANCE COMPANY	0.01%	213	3,066	\$680,726	\$865,289	\$0	\$484,113	-\$199,222	-23.02%
195	HUMANA INSURANCE COMPANY	5.53%	5	162,814	\$428,001,668	\$422,932,361	\$0	\$333,036,448	\$342,794,761	81.05%
196	HUMANADENTAL INSURANCE COMPANY	0.18%	54	55,228	\$14,289,841	\$14,103,996	\$0	\$9,556,512	\$9,710,675	68.85%
197	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	379	18	\$220	\$220	\$0	\$0	\$0	0.00%
198	IDEALIFE INSURANCE COMPANY	0.00%	268	32	\$113,866	\$113,843	\$0	\$87,416	\$80,472	70.69%
199	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	152	4,399	\$1,796,613	\$1,832,085	\$0	\$1,081,836	\$594,525	32.45%
200	IMPERIUM INSURANCE COMPANY	0.06%	101	101,613	\$4,298,342	\$4,286,242	\$0	\$3,837,275	\$3,767,223	87.89%
201	INDEPENDENCE AMERICAN INSURANCE COMPANY	0.01%	222	550	\$542,494	\$542,494	\$0	\$327,404	\$490,321	90.38%
202	INDEPENDENT ORDER OF FORESTERS THE	0.00%	350	30	\$2,553	\$2,553	\$0	\$0	\$0	0.00%
203	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & J	0.01%	201	6,549	\$841,721	\$1,036,713	\$0	\$380,555	\$291,906	28.16%
204	ING USA ANNUITY AND LIFE INSURANCE COMPANY	0.00%	327	121	\$12,509	\$12,567	\$0	\$5,600	\$4,306	34.26%
205	INSURANCE COMPANY OF NORTH AMERICA	0.00%	395	0	\$0	\$0	\$0	\$14,551	\$2,781	N/A
206	INSURANCE COMPANY OF THE STATE OF PENNSYLV	0.00%	395	0	\$0	\$0	\$0	\$0	-\$32	N/A
207	INSUREMAX INSURANCE COMPANY	0.00%	336	148	\$8,448	\$6,535	\$0	\$0	\$0	0.00%
208	INVESTORS CONSOLIDATED INSURANCE COMPANY	0.00%	394	0	\$18	\$18	\$0	\$0	\$0	0.00%
209	INVESTORS LIFE INSURANCE COMPANY OF NORTH A	0.00%	370	4	\$611	\$641	\$0	\$0	-\$1	-0.16%
210	J M I C LIFE INSURANCE COMPANY	0.00%	395	33	-\$239	\$13,130	\$0	\$9,237	-\$2,820	-21.48%
211	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	300	46	\$45,128	\$102,366	\$0	\$26,864	-\$107,973	-105.48%
212	JEFFERSON INSURANCE COMPANY	0.00%	247	5,547	\$249,635	\$243,081	\$0	\$101,270	\$101,019	41.56%
213	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	270	48	\$97,104	\$99,149	\$0	\$122,316	\$85,008	85.74%
214	JOHN ALDEN LIFE INSURANCE COMPANY	0.27%	37	8,774	\$21,089,083	\$20,730,445	\$0	\$21,230,778	\$21,592,582	104.16%
215	JOHN HANCOCK LIFE & HEALTH INSURANCE COMP	0.00%	284	36	\$76,181	\$73,486	\$0	\$60,272	\$103,676	141.08%
216	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.39%	25	23,091	\$30,070,637	\$29,255,341	\$109	\$9,712,150	\$17,182,778	58.73%
217	KANAWHA INSURANCE COMPANY	0.05%	105	19,955	\$3,966,457	\$4,015,842	\$0	\$1,321,477	\$1,902,611	47.38%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
218	KANSAS CITY LIFE INSURANCE COMPANY	0.05%	113	12,229	\$3,532,809	\$3,550,164	\$0	\$2,446,791	\$2,332,721	65.71%
219	KNIGHTS OF COLUMBUS	0.03%	144	2,511	\$2,212,522	\$2,214,474	\$0	\$294,103	\$393,181	17.76%
220	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	330	4	\$10,633	\$10,633	\$0	\$297,192	\$295,328	2777.47%
221	LEADERS LIFE INSURANCE COMPANY	0.00%	384	4	\$167	\$0	\$0	\$0	\$0	N/A
222	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.08%	85	33,780	\$6,471,336	\$7,401,194	\$0	\$3,890,063	\$5,179,528	69.98%
223	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.02%	167	13,652	\$1,433,909	\$1,429,843	\$0	\$480,609	\$498,669	34.88%
224	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.24%	41	230,091	\$18,852,758	\$18,852,748	\$0	\$13,692,941	\$14,175,662	75.19%
225	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	381	4	\$215	\$215	\$0	\$0	\$0	0.00%
226	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	317	13,556	\$20,017	\$18,191	\$0	\$4,602	\$23,684	130.20%
227	LIFESecure INSURANCE COMPANY	0.00%	279	146	\$81,075	\$80,685	\$0	\$1,057	\$3,297	4.09%
228	LINCOLN BENEFIT LIFE COMPANY	0.05%	104	1,390	\$4,053,435	\$4,197,203	\$0	\$731,931	\$2,188,363	52.14%
229	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	281	62	\$80,728	\$80,815	\$0	\$64,390	\$62,474	77.30%
230	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	289	284	\$67,850	\$68,734	\$0	\$58,051	\$90,705	131.97%
231	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.26%	40	150,283	\$20,093,661	\$20,197,643	\$0	\$13,625,578	\$14,638,588	72.48%
232	LONGEVITY INSURANCE COMPANY	0.00%	334	8	\$9,080	\$8,763	\$0	\$52,662	\$25,967	296.33%
233	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.04%	125	5,369	\$3,055,654	\$3,053,185	\$0	\$2,168,961	\$2,205,430	72.23%
234	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	395	0	\$0	\$0	\$0	\$7,293	\$3,048	N/A
235	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.02%	148	1,093	\$1,835,375	\$1,715,834	\$0	\$777,888	\$823,443	47.99%
236	MANHATTAN LIFE INSURANCE COMPANY	0.00%	356	2	\$1,783	\$1,726	\$0	\$325	\$374	21.67%
237	MARKEL INSURANCE COMPANY	0.02%	171	332,387	\$1,287,016	\$1,374,227	\$0	\$610,243	\$378,594	27.55%
238	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.02%	158	1,336	\$1,623,605	\$1,593,305	\$0	\$1,023,609	\$1,062,349	66.68%
239	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	0.12%	68	6,498	\$9,394,170	\$9,649,176	\$339,828	\$6,686,289	\$4,847,063	50.23%
240	MEDAMERICA INSURANCE COMPANY	0.01%	208	601	\$755,017	\$684,505	\$0	\$219,378	\$233,521	34.12%
241	MEDCO CONTAINMENT LIFE INSURANCE COMPANY	0.08%	84	4,826	\$6,545,934	\$6,545,934	\$0	\$9,173,881	\$7,317,032	111.78%
242	MEDICO INSURANCE COMPANY	0.23%	42	9,893	\$18,173,160	\$18,530,609	\$0	\$15,593,772	\$14,989,540	80.89%
243	MEGA LIFE AND HEALTH INSURANCE COMPANY THE	0.05%	106	4,307	\$3,960,634	\$3,658,963	\$0	\$2,078,566	\$1,869,523	51.09%
244	MERIT LIFE INSURANCE CO	0.01%	214	4,660	\$678,545	\$641,035	\$0	\$239,429	\$233,174	36.37%
245	METLIFE INSURANCE COMPANY OF CONNECTICUT	0.02%	153	1,412	\$1,792,991	\$2,106,199	\$0	\$2,822,942	\$3,954,491	187.75%
246	METROPOLITAN LIFE INSURANCE COMPANY	1.06%	14	440,795	\$82,298,576	\$77,951,112	\$0	\$53,312,744	\$57,858,473	74.22%
247	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	344	18	\$4,608	\$4,648	\$0	\$8,100	\$4,310	92.73%
248	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.02%	155	1,100	\$1,700,713	\$1,737,624	\$0	\$1,060,131	\$732,598	42.16%
249	MINNESOTA LIFE INSURANCE COMPANY	0.05%	111	37,213	\$3,652,900	\$3,657,578	\$0	\$2,155,182	\$2,245,192	61.38%
250	MODERN WOODMEN OF AMERICA	0.00%	363	9	\$1,154	\$1,176	\$13	\$10,642	\$9,048	769.39%
251	MONUMENTAL LIFE INSURANCE COMPANY	0.14%	66	63,987	\$10,522,844	\$10,360,255	\$0	\$3,823,631	\$3,869,814	37.35%
252	MONY LIFE INSURANCE COMPANY	0.00%	235	341	\$344,183	\$357,061	\$149,270	\$411,284	\$449,904	126.00%
253	MOTORISTS COMMERCIAL MUTUAL INSURANCE COI	0.00%	361	1	\$1,364	\$1,361	\$0	\$18,697	\$18,538	1362.09%
254	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	299	353	\$47,419	\$57,814	\$0	\$23,420	\$22,267	38.51%
255	MTL INSURANCE COMPANY	0.00%	340	5	\$5,313	\$5,313	\$0	\$0	\$0	0.00%
256	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	278	529	\$81,692	\$81,692	\$0	\$110,568	\$110,568	135.35%
257	MUTUAL OF OMAHA INSURANCE COMPANY	0.36%	27	353,912	\$27,499,058	\$27,737,688	\$0	\$17,926,633	\$18,356,027	66.18%
258	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	311	32	\$25,666	\$25,685	\$0	\$3,551	\$3,683	14.34%
259	NATIONAL CASUALTY COMPANY	0.00%	312	52	\$25,456	\$23,008	\$0	\$1,681	\$2,381	10.35%
260	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	236	1,070	\$333,316	\$335,372	\$0	\$341,128	\$354,342	105.66%
261	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.04%	120	110,312	\$3,264,676	\$3,278,764	\$0	\$1,982,990	\$1,982,990	60.48%
262	NATIONAL HEALTH INSURANCE COMPANY	0.00%	328	24	\$11,357	\$11,587	\$0	\$7,363	\$56,544	488.00%
263	NATIONAL LIFE INSURANCE COMPANY	0.00%	254	198	\$187,006	\$214,800	\$0	\$188,308	\$174,379	81.18%
264	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.02%	168	6,090	\$1,426,946	\$1,436,820	\$0	\$904,866	\$959,730	66.80%
265	NATIONAL UNION FIRE INSURANCE COMPANY OF PIT	0.27%	39	577,405	\$20,809,088	\$20,720,313	\$0	\$9,288,931	\$6,721,220	32.44%
266	NATIONWIDE LIFE INSURANCE COMPANY	0.05%	109	4,867	\$3,762,854	\$3,856,892	\$0	\$1,892,844	\$1,847,344	47.90%
267	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	362	0	\$1,313	\$1,313	\$0	\$126,420	\$126,420	9628.33%
268	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	261	154	\$145,879	\$150,132	\$0	\$58,077	-\$1,563	-1.04%
269	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWI	0.00%	245	86	\$259,017	\$266,836	\$0	\$164,630	\$135,058	50.61%
270	NEW YORK LIFE INSURANCE COMPANY	0.13%	67	10,092	\$9,937,696	\$9,929,834	\$145,745	\$7,293,475	\$9,813,363	98.83%
271	NIPPON LIFE INSURANCE COMPANY OF AMERICA	0.00%	351	22	\$2,120	\$2,127	\$0	\$602	\$17,608	827.83%
272	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	372	4	\$588	\$863	\$0	\$0	\$0	0.00%
273	NORTH AMERICAN INSURANCE COMPANY	0.12%	69	4,345	\$9,066,394	\$9,119,683	\$0	\$8,485,427	\$8,256,998	90.54%
274	NORTHWESTERN LONG TERM CARE INSURANCE CO	0.11%	75	3,977	\$8,249,992	\$7,957,765	\$227,833	\$273,108	\$1,247,990	15.68%
275	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAI	0.30%	35	21,889	\$22,911,193	\$22,892,077	\$5,369,904	\$9,177,454	\$3,628,316	15.85%
276	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.00%	249	211	\$237,458	\$238,271	\$0	\$429,784	\$429,380	180.21%
277	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.00%	260	110	\$149,613	\$150,443	\$13,738	\$57,494	\$59,361	39.46%
278	OLD AMERICAN INSURANCE COMPANY	0.00%	303	762	\$40,152	\$42,713	\$0	\$88,315	\$75,320	176.34%
279	OLD REPUBLIC INSURANCE COMPANY	0.00%	271	963	\$96,391	\$75,713	\$0	\$31,312	\$28,697	37.90%
280	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	240	319	\$304,319	\$304,319	\$0	\$469,816	\$503,147	165.34%
281	OLD SURETY LIFE INSURANCE COMPANY	0.06%	100	3,354	\$4,306,186	\$4,030,555	\$0	\$2,270,452	\$2,548,529	63.23%
282	OLD UNITED LIFE INSURANCE COMPANY	0.00%	297	378	\$47,829	\$98,813	\$0	\$30,018	\$14,956	15.14%
283	ONEBEACON AMERICA INSURANCE COMPANY	0.01%	189	3,829	\$911,331	\$915,438	\$0	\$267,031	\$588,701	64.31%
284	OXFORD LIFE INSURANCE COMPANY	0.00%	263	94	\$136,435	\$134,071	\$0	\$241,421	\$237,759	177.34%
285	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	286	1,298	\$72,342	\$73,545	\$0	\$37,719	\$38,493	52.34%
286	PACIFIC INDEMNITY COMPANY	0.00%	373	100	\$400	\$216	\$0	\$0	\$70	32.41%
287	PACIFICARE LIFE AND HEALTH INSURANCE COMPAN	0.00%	238	132	\$308,881	\$308,796	\$0	\$169,339	\$172,259	55.78%
288	PAN-AMERICAN LIFE INSURANCE COMPANY	0.10%	81	10,180	\$7,428,442	\$7,649,602	\$0	\$4,725,258	\$4,903,697	64.10%
289	PAUL REVERE LIFE INSURANCE COMPANY	0.06%	98	4,939	\$4,573,387	\$4,818,068	\$0	\$5,646,740	\$5,210,356	108.14%
290	PEKIN LIFE INSURANCE COMPANY	0.00%	232	859	\$381,627	\$332,764	\$0	\$116,217	\$202,862	60.96%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	RANK BY MARKET SHARE		NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
		MARKET SHARE	MARKET SHARE							
291	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	267	71	\$116,039	\$121,970	\$0	\$77,648	-\$632,203	-518.33%
292	PENNSYLVANIA LIFE INSURANCE COMPANY	1.53%	9	91,858	\$118,568,297	\$118,466,490	\$0	\$93,238,659	\$92,426,118	78.02%
293	PERICO LIFE INSURANCE COMPANY	0.01%	180	2,857	\$1,022,827	\$1,022,813	\$0	\$527,217	\$294,549	28.80%
294	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.01%	217	1,560	\$603,437	\$583,259	\$0	\$472,778	\$500,557	85.82%
295	PHOENIX LIFE INSURANCE COMPANY	0.00%	273	137	\$85,572	\$84,340	\$0	\$202,284	\$160,059	189.78%
296	PHYSICIANS LIFE INSURANCE COMPANY	0.03%	142	942	\$2,219,251	\$2,235,861	\$0	\$1,523,201	\$1,519,814	67.97%
297	PHYSICIANS MUTUAL INSURANCE COMPANY	0.09%	82	8,894	\$7,135,591	\$7,185,454	\$0	\$4,772,909	\$4,503,215	62.67%
298	PRESIDENTIAL LIFE INSURANCE COMPANY	0.00%	322	417	\$15,270	\$15,270	\$0	\$6,886	\$7,080	46.37%
299	PRIMERICA LIFE INSURANCE COMPANY	0.00%	338	18	\$7,970	\$7,744	\$0	\$0	-\$18,106	-233.81%
300	PRINCIPAL LIFE INSURANCE COMPANY	0.45%	23	77,898	\$34,868,818	\$34,677,354	\$0	\$27,669,658	\$25,649,773	73.97%
301	PROFESSIONAL INSURANCE COMPANY	0.01%	228	798	\$473,672	\$475,975	\$0	\$264,582	\$310,421	65.22%
302	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	258	582	\$166,520	\$228,012	\$0	\$158,561	\$167,216	73.34%
303	PROVIDENT AMERICAN LIFE AND HEALTH INSURANC	0.00%	265	36	\$129,469	\$134,293	\$0	\$85,747	\$83,349	62.07%
304	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.22%	47	38,948	\$17,393,275	\$17,768,209	\$0	\$11,026,571	\$11,328,892	63.76%
305	PROVIDENT LIFE AND CASUALTY INSURANCE COMP.	0.00%	253	100	\$196,772	\$205,746	\$0	\$159,340	\$203,805	99.06%
306	PRUDENTIAL INSURANCE COMPANY OF AMERICA TH	0.23%	43	191,998	\$17,886,178	\$17,508,912	\$71,130	\$11,644,517	\$14,592,201	83.34%
307	PYRAMID LIFE INSURANCE COMPANY	0.18%	55	1,735	\$14,057,429	\$13,769,603	\$0	\$13,194,489	\$11,621,613	84.40%
308	QBE INSURANCE CORPORATION	0.09%	83	9,557	\$6,738,981	\$6,577,001	\$0	\$1,977,503	\$4,870,287	74.05%
309	REASSURE AMERICA LIFE INSURANCE COMPANY	0.02%	172	1,260	\$1,216,651	\$1,332,365	\$0	\$2,327,322	\$2,459,646	184.61%
310	RELIABLE LIFE INSURANCE COMPANY	0.00%	233	4,535	\$363,317	\$366,115	\$0	\$96,581	\$116,291	31.76%
311	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.23%	44	95,945	\$17,811,627	\$17,866,742	\$0	\$10,161,150	\$11,769,346	65.87%
312	RELIASTAR LIFE INSURANCE COMPANY	0.11%	72	44,241	\$8,546,640	\$8,492,667	\$0	\$8,820,015	\$8,845,486	104.15%
313	RELIASTAR LIFE INSURANCE COMPANY OF NEW YO	0.01%	225	105	\$491,656	\$495,345	\$0	\$10,160	\$8,542	1.72%
314	RENAISSANCE LIFE & HEALTH INSURANCE COMPAN	0.01%	196	1,903	\$857,993	\$857,993	\$0	\$619,776	\$619,349	72.19%
315	RESERVE NATIONAL INSURANCE COMPANY	0.10%	79	6,502	\$7,895,833	\$8,070,174	\$0	\$4,588,273	\$4,434,773	54.95%
316	RESOURCE LIFE INSURANCE COMPANY	0.00%	395	633	-\$1,438	\$45,607	\$0	\$37,665	-\$3,282	-7.20%
317	RIVERSOURCE LIFE INSURANCE COMPANY	0.07%	90	4,777	\$5,553,887	\$5,554,276	\$0	\$4,394,794	\$4,431,585	79.79%
318	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	393	1	\$28	\$0	\$0	\$0	\$0	N/A
319	ROYAL NEIGHBORS OF AMERICA	0.01%	186	669	\$928,213	\$965,578	\$0	\$591,877	\$552,692	57.24%
320	SAFEHEALTH LIFE INSURANCE COMPANY	0.00%	360	21	\$1,406	\$1,419	\$0	\$1,001	\$731	51.52%
321	SAGICOR LIFE INSURANCE COMPANY	0.00%	359	2	\$1,451	\$1,521	\$0	\$0	\$0	0.00%
322	SEARS LIFE INSURANCE COMPANY	0.01%	227	6,229	\$474,690	\$392,332	\$0	\$61,549	\$52,943	13.49%
323	SECURIAN LIFE INSURANCE COMPANY	0.00%	308	94	\$27,838	\$27,876	\$0	\$11,316	\$11,444	41.05%
324	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	206	1,174	\$771,094	\$751,087	\$0	\$546,541	\$532,331	70.87%
325	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	355	5	\$1,811	\$1,962	\$0	\$0	\$0	0.00%
326	SECURITY MUTUAL LIFE INSURANCE COMPANY OF N	0.00%	316	850	\$20,197	\$18,332	\$0	\$7,777	\$7,421	40.48%
327	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	358	64	\$1,511	\$1,693	\$0	\$0	\$0	0.00%
328	SENIOR HEALTH INSURANCE COMPANY OF PENNSY	0.06%	97	2,701	\$4,770,923	\$5,893,042	\$0	\$8,020,551	\$7,502,436	127.31%
329	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	298	1,194	\$47,756	\$30,016	\$0	\$0	\$2,343	7.81%
330	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	277	833	\$82,205	\$94,327	\$0	\$52,632	\$62,682	66.45%
331	SETTLERS LIFE INSURANCE COMPANY	0.00%	315	6	\$20,663	\$20,585	\$0	\$0	\$0	0.00%
332	SHELTER LIFE INSURANCE COMPANY	0.15%	63	2,254	\$11,917,719	\$12,733,060	\$0	\$10,087,177	\$9,341,272	73.36%
333	SIERRA HEALTH AND LIFE INSURANCE COMPANY INC	0.01%	185	397	\$929,802	\$929,802	\$0	\$1,307,763	\$1,211,108	130.25%
334	SILVERSCRIPT INSURANCE COMPANY	0.33%	30	22,601	\$25,167,013	\$25,368,312	\$0	\$23,843,690	\$23,651,740	93.23%
335	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	382	61	\$207	\$207	\$0	\$0	\$0	0.00%
336	SONS OF NORWAY	0.00%	392	1	\$37	\$39	\$0	\$0	\$0	0.00%
337	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	346	27	\$4,464	\$1,785	\$0	\$1,617	\$6,128	343.31%
338	STANDARD GUARANTY INSURANCE COMPANY	0.00%	276	3,278	\$83,785	\$83,785	\$0	\$4,552	-\$4,285	-5.11%
339	STANDARD INSURANCE COMPANY	0.35%	28	165,364	\$27,241,419	\$31,570,974	\$0	\$25,922,015	\$29,697,653	94.07%
340	STANDARD LIFE AND ACCIDENT INSURANCE COMPA	0.05%	114	3,056	\$3,510,517	\$3,671,254	\$0	\$2,581,913	\$1,995,260	54.35%
341	STANDARD LIFE AND CASUALTY COMPANY	0.00%	374	1	\$376	\$373	\$0	\$50	\$50	13.40%
342	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.03%	140	4,158	\$2,318,281	\$2,192,733	\$0	\$1,252,957	\$1,250,747	57.04%
343	STARMOUNT LIFE INSURANCE COMPANY	0.00%	332	105	\$10,038	\$10,303	\$0	\$1,229	\$1,246	12.09%
344	STARNET INSURANCE COMPANY	0.00%	294	253	\$54,530	\$112,181	\$0	\$233,024	-\$56,365	-50.24%
345	STARR INDEMNITY & LIABILITY COMPANY	0.01%	194	14,372	\$864,888	\$880,112	\$0	-\$55,474	\$65,284	64.23%
346	STATE FARM MUTUAL AUTOMOBILE INSURANCE CO	0.42%	24	33,548	\$32,329,075	\$27,293,619	\$716	\$22,665,193	\$22,248,196	81.51%
347	STATE LIFE INSURANCE COMPANY	0.01%	203	352	\$803,780	\$831,437	\$0	\$321,555	\$547,215	65.82%
348	STATE MUTUAL INSURANCE COMPANY	0.01%	215	186	\$654,504	\$667,767	\$0	\$418,412	\$410,972	61.54%
349	STERLING INVESTORS LIFE INSURANCE COMPANY	0.02%	157	878	\$1,642,445	\$1,716,508	\$0	\$1,061,271	\$1,051,379	61.25%
350	STERLING LIFE INSURANCE COMPANY	0.16%	62	3,203	\$12,365,677	\$11,670,443	\$0	\$11,767,105	\$11,368,954	97.42%
351	STONEBRIDGE CASUALTY INSURANCE COMPANY	0.00%	293	4,536	\$59,588	\$59,588	\$0	\$10,957	\$10,417	17.48%
352	STONEBRIDGE LIFE INSURANCE COMPANY	0.11%	76	96,847	\$8,183,903	\$8,166,638	\$0	\$6,048,942	\$5,256,984	64.37%
353	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.03%	138	10,678	\$2,415,209	\$2,415,905	\$0	\$1,550,597	\$1,248,192	51.67%
354	SUN LIFE ASSURANCE COMPANY OF CANADA	0.31%	33	140,868	\$24,112,893	\$24,324,439	\$0	\$19,845,281	\$20,264,652	83.31%
355	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.00%	262	651	\$141,764	\$141,764	\$0	\$82,057	\$86,448	60.98%
356	SYMETRA LIFE INSURANCE COMPANY	0.08%	88	54,036	\$6,080,606	\$6,122,533	\$0	\$4,555,821	\$4,771,488	77.93%
357	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	0.00%	237	263	\$323,632	\$316,923	\$0	\$1,840,581	\$1,840,581	580.77%
358	THRIFTY FINANCIAL FOR LUTHERANS	0.14%	64	8,301	\$11,164,714	\$11,675,687	\$165,889	\$10,493,505	\$12,755,055	109.24%
359	TIAA-CREF LIFE INSURANCE COMPANY	0.00%	266	75	\$118,825	\$118,492	\$0	\$95,059	\$95,059	80.22%
360	TIG INSURANCE COMPANY	0.00%	395	0	\$0	\$0	\$0	\$0	-\$35,028	N/A
361	TIME INSURANCE COMPANY	0.67%	18	26,455	\$51,681,141	\$52,036,096	\$0	\$38,371,738	\$38,762,470	74.49%
362	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.05%	115	1,452	\$3,485,296	\$3,599,239	\$0	\$2,316	\$2,139	0.06%

**2011 ACCIDENT AND HEALTH INSURANCE  
TOTALS BY LINE OF BUSINESS - TOTAL ACCIDENT & HEALTH BUSINESS**

OBS	COMPANY NAME	RANK BY MARKET SHARE		NUMBER OF INSUREDS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
		MARKET SHARE	MARKET SHARE							
363	TRANSAMERICA LIFE INSURANCE COMPANY	0.37%	26	42,786	\$28,902,648	\$29,534,024	\$0	\$20,434,615	\$21,735,994	73.60%
364	TRAVELERS INDEMNITY COMPANY	0.00%	395	0	\$0	\$339	\$0	\$0	\$119	35.10%
365	TRAVELERS INDEMNITY COMPANY OF CONNECTICU	0.00%	395	0	\$0	\$0	\$0	\$0	-\$70,702	N/A
366	TRAVELERS PROTECTIVE ASSOCIATION OF AMERIC	0.00%	313	2,840	\$24,908	\$24,908	\$0	\$72,338	\$72,338	290.42%
367	TRUSTMARK INSURANCE COMPANY	0.01%	197	2,382	\$854,494	\$854,211	\$0	\$523,441	\$583,975	68.36%
368	TRUSTMARK LIFE INSURANCE COMPANY	0.17%	56	3,526	\$13,424,808	\$13,077,104	\$0	\$10,592,182	\$10,849,996	82.97%
369	U S SPECIALTY INSURANCE COMPANY	0.00%	256	82	\$170,101	\$151,044	\$0	\$101,218	\$31,536	20.88%
370	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.01%	210	557	\$709,133	\$655,816	\$0	\$805,311	\$718,989	109.63%
371	UNIFIED LIFE INSURANCE COMPANY	0.00%	259	385	\$152,323	\$154,363	\$0	\$98,320	\$99,681	64.58%
372	UNIMERICA INSURANCE COMPANY	0.11%	73	69,028	\$8,446,573	\$8,687,735	\$0	\$2,931,503	\$2,943,976	33.89%
373	UNION BANKERS INSURANCE COMPANY	0.01%	179	450	\$1,035,711	\$1,068,852	\$0	\$989,454	\$985,596	92.21%
374	UNION CENTRAL LIFE INSURANCE COMPANY	0.02%	160	1,108	\$1,542,899	\$1,568,801	\$0	\$636,476	\$1,001,074	63.81%
375	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	205	10,455	\$789,965	\$779,997	\$0	\$451,443	\$410,378	52.61%
376	UNION LABOR LIFE INSURANCE COMPANY	0.00%	231	6,735	\$382,934	\$382,200	\$0	\$200,069	\$244,290	63.92%
377	UNION SECURITY INSURANCE COMPANY	0.31%	31	66,028	\$24,230,780	\$24,371,412	\$0	\$17,808,509	\$16,289,687	66.84%
378	UNITED AMERICAN INSURANCE COMPANY	0.22%	50	10,838	\$16,848,907	\$16,905,843	\$0	\$12,420,096	\$12,345,094	73.02%
379	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.01%	230	579	\$392,008	\$397,167	\$0	\$232,098	\$224,745	56.59%
380	UNITED CONCORDIA LIFE AND HEALTH INSURANCE I	0.04%	119	11,477	\$3,314,412	\$3,314,412	\$0	\$2,546,252	\$2,517,652	75.96%
381	UNITED HEALTHCARE INSURANCE COMPANY	14.70%	2	575,491	\$1,136,713,067	\$1,134,365,171	\$0	\$882,666,968	\$877,497,435	77.36%
382	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	386	2	\$107	\$308	\$0	\$0	\$308	100.00%
383	UNITED HOME LIFE INSURANCE COMPANY	0.00%	368	2	\$806	\$798	\$0	\$10,000	\$10,194	1277.44%
384	UNITED INSURANCE COMPANY OF AMERICA	0.00%	287	547	\$69,549	\$70,695	\$0	\$24,042	\$26,157	37.00%
385	UNITED LIFE INSURANCE COMPANY	0.00%	318	51	\$19,956	\$20,397	\$0	\$22,296	\$11,159	54.71%
386	UNITED NATIONAL LIFE INSURANCE COMPANY OF AI	0.01%	223	307	\$517,954	\$469,202	\$0	\$351,444	\$363,989	77.58%
387	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.19%	12	136,414	\$91,869,381	\$90,174,338	\$0	\$75,960,911	\$78,067,266	86.57%
388	UNITED SECURITY ASSURANCE COMPANY OF PENN:	0.02%	166	732	\$1,436,783	\$1,378,135	\$0	\$635,889	\$691,606	50.18%
389	UNITED SECURITY LIFE AND HEALTH INSURANCE CC	0.04%	123	1,448	\$3,059,552	\$3,041,873	\$0	\$2,023,316	\$2,498,508	82.14%
390	UNITED STATES FIRE INSURANCE COMPANY	0.04%	126	4,496	\$2,990,765	\$2,990,765	\$0	\$1,519,417	\$1,464,617	48.97%
391	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.04%	130	84	\$2,716,697	\$2,828,463	\$0	\$1,826,784	\$778,162	27.51%
392	UNITED TEACHER ASSOCIATES INSURANCE COMPAI	0.03%	134	2,161	\$2,559,508	\$2,573,205	\$0	\$1,569,553	\$1,669,207	64.87%
393	UNITED WISCONSIN INSURANCE COMPANY	0.00%	395	221	\$0	\$0	\$0	\$0	-\$166,576	N/A
394	UNITED WORLD LIFE INSURANCE COMPANY	0.08%	87	2,073	\$6,315,080	\$6,527,392	\$0	\$4,725,554	\$4,544,967	69.63%
395	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	354	8	\$1,823	\$1,823	\$0	\$13,819	\$0	0.00%
396	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMF	0.00%	395	0	-\$3,345	\$9,599	\$0	\$38,147	\$6,121	63.77%
397	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.65%	19	282,313	\$49,961,872	\$50,289,139	\$0	\$40,236,152	\$38,747,816	77.05%
398	USAA LIFE INSURANCE COMPANY	0.03%	141	1,123	\$2,239,373	\$2,236,367	\$0	\$1,442,126	\$1,406,368	62.89%
399	USABLE LIFE	0.04%	121	9,900	\$3,248,605	\$3,400,640	\$0	\$2,229,626	\$2,229,626	65.56%
400	VIGILANT INSURANCE COMPANY	0.00%	377	25	\$303	\$139	\$0	\$0	\$45	32.37%
401	VISION BENEFITS OF AMERICA	0.03%	132	63,091	\$2,569,700	\$2,569,700	\$0	\$1,978,342	\$1,978,342	76.99%
402	VISION SERVICE PLAN INSURANCE COMPANY	0.57%	20	311,334	\$44,082,637	\$44,082,637	\$0	\$34,633,714	\$34,935,654	79.25%
403	WASHINGTON NATIONAL INSURANCE COMPANY	0.23%	46	30,115	\$17,580,466	\$17,866,986	\$0	\$10,890,046	\$11,370,145	63.64%
404	WELLCARE HEALTH INSURANCE OF ARIZONA INC	0.00%	280	0	\$80,798	\$80,798	\$0	\$189,483	-\$240,172	-297.25%
405	WELLCARE PRESCRIPTION INSURANCE INC	0.21%	51	13,516	\$16,465,669	\$16,465,669	\$0	\$8,477,997	\$8,235,991	50.02%
406	WEST COAST LIFE INSURANCE COMPANY	0.00%	389	1	\$52	\$52	\$0	\$3,600	\$3,018	5803.85%
407	WESTERN AND SOUTHERN LIFE INSURANCE COMPA	0.01%	202	2,707	\$825,915	\$826,278	\$0	\$726,630	\$726,284	87.90%
408	WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	0.01%	195	1,058	\$863,112	\$863,112	\$0	\$184,090	\$170,902	19.80%
409	WESTPORT INSURANCE CORPORATION	0.05%	108	8,094	\$3,801,296	\$3,801,296	\$0	\$2,724,317	\$2,811,279	73.96%
410	WILTON REASSURANCE LIFE COMPANY OF NEW YO	0.00%	375	3	\$356	\$356	\$0	\$0	\$0	0.00%
411	WOODMEN OF THE WORLD LIFE INSURANCE SOCIET	0.00%	295	160	\$53,091	\$53,304	\$1,680	\$2,520	\$2,331	4.37%
412	WORLD CORP INSURANCE COMPANY	0.00%	272	42	\$92,318	\$95,305	\$0	\$101,710	\$98,393	103.24%
413	WORLD INSURANCE COMPANY	0.05%	107	1,036	\$3,849,144	\$4,042,950	\$0	\$2,457,757	\$2,403,548	59.45%
414	ZALE LIFE INSURANCE COMPANY	0.00%	319	1,222	\$19,127	\$19,127	\$0	\$1,326	\$343	1.79%
415	ZURICH AMERICAN INSURANCE COMPANY	0.17%	59	97,451	\$12,962,418	\$13,122,117	\$0	\$8,050,276	\$8,334,844	63.52%
TOTAL		100.00%		11,784,708	\$7,733,860,172	\$7,670,046,161	\$6,519,910	\$5,911,371,358	\$5,976,171,370	77.92%

**LIFE, ACCIDENT & HEALTH  
COMPANIES  
MAIL ADDRESSES AND  
TELEPHONE NUMBERS**

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
20796	21st Century Premier Insurance Company	21st Century Plaza	Wilmington	Delaware	19803	302-252-2000
80985	4 Ever Life Insurance Company	2 Mid America Plaza Suite 200	Oakbrook Terrace	Illinois	60181-4712	630-472-7700
77879	5 Star Life Insurance Company	909 N Washington St	Alexandria	Virginia	22314	800-776-2322
71854	Aaa Life Insurance Company	17900 N Laurel Park Drive	Livonia	Michigan	48152-3985	734-779-2600
71471	Ability Insurance Company	One City Center 4th Fl	Portland	Maine	04101	978-261-3063
60038	Acacia Life Insurance Co	5900 O Street	Lincoln	Nebraska	68510	402-467-1122
31325	Acadia Insurance Company	Po Box 9010	Westbrook	Maine	04098-5010	207-772-4300
63444	Accendo Insurance Company	221 N Charles Lindbergh Dr	Salt Lake City	Utah	84116	801-961-6000
11573	Accident Insurance Company Inc	One Harbison Way Brookside	Columbia	South Carolina	29212	803-754-2942
22667	Ace American Insurance Company	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-1000
60348	Ace Life Insurance Company	2 Stamford Pl 281 Terser Bl	Stamford	Connecticut	06901-3264	212-642-7861
20699	Ace Property And Casualty Insurance Company	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259
14184	Acuity A Mutual Insurance Company	2800 South Taylor Dr	Sheboygan	Wisconsin	53081-8470	920-458-9131
33987	Adm Insurance Company	76 St Paul Street Suite 500	Burlington	Vermont	05401	802-264-4711
71390	Admiral Life Insurance Company Of America	Po Box 33	Rome	Georgia	30162-0033	800-513-3243
12278	Advantica Insurance Company	12399 Gravois Rd	St Louis	Missouri	63127-1702	314-656-3000
33898	Aegis Security Insurance Company	Po Box 3153	Harrisburg	Pennsylvania	17105	717-657-9671
72052	Aetna Health Insurance Company	151 Farmington Ave	Hartford	Connecticut	06156-3190	800-872-3862
60054	Aetna Life Insurance Company	151 Farmington Ave	Hartford	Connecticut	06156-9154	860-273-7199
10014	Affiliated Fm Insurance Company	Po Box 7500	Johnston	Rhode Island	02919	401-275-3000
97780	Agc Life Insurance Company	Po Box 1591	Houston	Texas	77251	713-522-1111
22837	Agcs Marine Insurance Company	225 W Washington Street Suite 2000	Chicago	Illinois	60606	312-462-4289
42757	Agri General Insurance Company	9200 Northpark Dr Ste 350	Johnston	Iowa	50131-3007	515-559-1000
18430	Agricultural Workers Mutual Auto Insurance Company	5500 Lower Birdville Road	Fort Worth	Texas	76117	817-831-9900
34886	Aioi Nissay Dowa Insurance Company Of America	475 Martingale Rd Ste 330	Schaumburg	Illinois	60173	847-619-4928
19399	Aiu Insurance Company	175 Water Street 24th Fl	New York	New York	10038	212-770-7000
24899	Alea North America Insurance Company	55 Capital Blvd	Rocky Hill	Connecticut	06067	860-513-4180
79049	Alfa Life Insurance Corporation	Po Box 11000	Montgomery	Alabama	36191-0001	334-613-4486
35300	Allianz Global Risks Us Insurance Company	225 W Washington St Ste 2000	Chicago	Illinois	60606	312-462-4289
69604	Allianz Life And Annuity Company	5701 Golden Hills Drive	Minneapolis	Minnesota	55416-1297	763-765-6500
64190	Allianz Life Insurance Company Of New York	5701 Golden Hills Dr	Minneapolis	Minnesota	55416-1297	212-586-7733
90611	Allianz Life Insurance Company Of North America	5701 Golden Hills Drive	Minneapolis	Minnesota	55440-1344	763-765-6500
36420	Allianz Underwriters Insurance Company	225 W Washington Street	Chicago	Illinois	60606	312-462-4289
10690	Allied World National Assurance Company	199 Water Street	New York	New York	10038	646-794-0500
22730	Allied World Reinsurance Company	225 Franklin St	Boston	Massachusetts	02110	646-794-0500
70866	Allstate Assurance Company	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	847-402-5000
60186	Allstate Life Insurance Company	3075 Sanders Road Suite H1a	Northbrook	Illinois	60062-7172	847-402-5000
70874	Allstate Life Insurance Company Of New York	100 Motor Pkwy Ste 132	Hauppauge	New York	11788	631-357-8920
60208	Amalgamated Life & Health Ins Co	333 S Ashland Blvd	Chicago	Illinois	60607-2703	914-367-5000
60216	Amalgamated Life Insurance Company	333 Westchester Ave North Building	White Plains	New York	10604	914-367-5939
40088	American Inter-Fidelity Exchange	8400 Louisiana Street Suite 401	Merrillville	Indiana	46410	219-755-4567
10103	American Agricultural Insurance Co	1501 E Woodfield Rd Ste 300w	Schaumburg	Illinois	60173-5422	847-969-2900
19720	American Alternative Insurance Corporation	555 College Rd East Plz 2	Princeton	New Jersey	08543-5241	609-243-4200
68594	American Amicable Life Insurance Company Of Texas	Po Box 2549	Waco	Texas	76702-2549	254-297-2777
10111	American Bankers Insurance Company Of Florida	11222 Quail Roost Drive	Miami	Florida	33157-6596	305-253-2244
60275	American Bankers Life Assurance Of Florida	11222 Quail Roost Drive	Miami	Florida	33157-6596	305-253-2244
60291	American Capitol Insurance Company	Po Box 5147	Springfield	Illinois	62705-5147	217-241-6300
45934	American Compensation Insurance Company	8500 Normandale Lake 1400	Bloomington	Minnesota	55437	952-893-0403
12321	American Continental Insurance Company	Po Box 2368	Brentwood	Tennessee	37024-2368	615-377-1300
94439	American Creditors Life Ins Co	Po Box 17748	Irvine	California	92623-7748	714-404-1640
92738	American Equity Investment Life Insurance Company	Po Box 71216	Des Moines	Iowa	50325	515-221-0002
10819	American Equity Specialty Insurance Company	Po Box 64816	St Paul	Minnesota	55164-0816	860-277-0111
23450	American Family Home Insurance Company	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644
60380	American Family Life Assurance Company Of Columbu	1932 Wynton Road	Columbus	Georgia	31999-9035	706-323-3431
60399	American Family Life Insurance Company	6000 American Parkway	Madison	Wisconsin	53783	608-249-2111
19275	American Family Mutual Insurance Company	6000 American Parkway	Madison	Wisconsin	53783	608-249-2111
37931	American Farmers & Ranchers Insurance Company	800 N Harvey	Oklahoma City	Oklahoma	73124	405-218-5500
98736	American Federated Life Insurance Company	Po Box 321422	Flowood	Mississippi	39232	601-992-6886
60410	American Fidelity Assurance Company	2000 N Classen Blvd	Oklahoma City	Oklahoma	73106-6092	405-523-2000
60429	American Fidelity Life Insurance Company	4060 Barrancas Avenue	Pensacola	Florida	32507	850-456-7401
69337	American Financial Security Life Insurance Company	10308 Metcalf Ave Pmb 275	Overland Park	Kansas	66212-1800	913-341-1190
68373	American General Assurance Company	One Woodfield Lake	Schaumburg	Illinois	60195-4793	847-517-6000
24376	American General Indemnity Company	1375 E Woodfield Ste 300	Schaumburg	Illinois	60173	615-749-1000
66672	American General Life And Accident Insurance Compa	458n American General Center	Nashville	Tennessee	37250	615-749-1000
60488	American General Life Insurance Co	Po Box 1591	Houston	Texas	77251-1591	713-522-1111
66842	American General Life Insurance Company Of Delawar	Po Box 4868	Houston	Texas	77210-4868	713-522-1111
26247	American Guarantee & Liability Insurance Company	1400 American Ln T-1 F 19	Schaumburg	Illinois	60196-1056	847-413-5048
60518	American Health And Life Insurance Company	3001 Meacham Blvd Ste 100	Fort Worth	Texas	76137	800-316-5607
39152	American Healthcare Indemnity Company	185 Greenwood Road	Napa	California	94558	707-226-0100
60534	American Heritage Life Insurance Company	1776 Amer Heritage Life	Jacksonville	Florida	32224	904-992-1776
19380	American Home Assurance Company	175 Water St 18th Fl	New York	New York	10038	212-770-7000
60542	American Home Life Insurance Company	Po Box 1497	Topeka	Kansas	66602	785-235-6276
60577	American Income Life Insurance Co	P O Box 2608	Waco	Texas	76797	254-761-6400
67253	American Life & Security Corp	Po Box 62549	Colorado Springs	Colorado	80962-2549	402-489-8266
30562	American Manufacturers Mutual Insurance Company	1 Corporate Dr Ste 200	Lake Zurich	Illinois	60047	847-320-3127
81213	American Maturity Life Insurance Co	Po Box 2999	Hartford	Connecticut	06104-2999	860-547-5000
81418	American Medical And Life Insurance Company	8 West 38th St Mail Stop 1002	New York	New York	10018	866-691-9353
97179	American Medical Security Life Insurance Company	Po Box 19032	Green Bay	Wisconsin	54307-9032	800-232-5432
67989	American Memorial Life Insurance Company	501 W Michigan St	Milwaukee	Wisconsin	53201-3121	605-719-0051
15911	American Mining Insurance Company	3490 Independence Dr	Birmingham	Alabama	35209	205-870-3535
23469	American Modern Home Insurance Co	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644
65811	American Modern Life Insurance Company	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
38652	American Modern Select Insurance Company	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644
22918	American Motorists Insurance Company	1 Corporate Dr Ste 200	Lake Zurich	Illinois	60047	847-320-3127
60739	American National Insurance Company	One Moody Plaza	Galveston	Texas	77550-7999	409-766-6027
71773	American National Life Insurance Company Of Texas	One Moody Plaza	Galveston	Texas	77550	409-766-6027
60763	American Pioneer Life Insurance Company	1001 Heathrow Park Lane Ste 5001	Lake Mary	Florida	32746	407-444-4214
80624	American Progressive Life And Health Insurance Com	1001 Heathrow Park Lane Ste 5001	Lake Mary	Florida	32746	407-444-4214
60801	American Public Life Insurance Company	Po Box 925	Jackson	Mississippi	39205-0925	601-936-6600
19615	American Reliable Insurance Company	8655 E Via De Ventura	Scottsdale	Arizona	85258	480-483-8666
67679	American Republic Corp Insurance Company	Po Box 14510	Des Moines	Iowa	50306-9510	515-245-2393
60836	American Republic Insurance Company	Po Box 1	Des Moines	Iowa	50334-0001	515-245-2393
88366	American Retirement Life Insurance Company	Po Box 26580	Austin	Texas	78755	512-451-2224
19631	American Road Insurance Company	The American Road	Dearborn	Michigan	48126-2570	313-337-1102
42978	American Security Insurance Company	260 Interstate N Circle Se	Atlanta	Georgia	30339-2210	770-763-1000
17965	American Sentinel Insurance Company	Po Box 3153	Harrisburg	Pennsylvania	17105	717-657-9671
42897	American Service Insurance Company	150 Northwest Point Blvd	Elk Grove Village	Illinois	60007-7986	847-700-8603
41998	American Southern Home Insurance Company	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644
10235	American Southern Insurance Company	Po Box 723030	Atlanta	Georgia	31139-0030	404-266-9599
84697	American Specialty Health Insurance Company	777 Front Street Mail Stop #4h	San Diego	California	92101	858-754-2000
19704	American States Insurance Company	175 Berkeley Street	Boston	Massachusetts	02116	617-357-9500
19623	American Summit Insurance Company	Po Box 2650	Waco	Texas	76702-2650	254-399-0626
92649	American Underwriters Life Insurance Company	1035 S 183rd St W	Goddard	Kansas	67052	316-794-2200
60895	American United Life Insurance Company	Po Box 368	Indianapolis	Indiana	46206-0368	317-285-1877
40142	American Zurich Insurance Company	1400 American Lane	Schaumburg	Illinois	60196-1056	847-413-5048
61999	Americo Financial Life And Annuity Insurance Compa	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
61301	Ameritas Life Insurance Corp	P O Box 81889	Lincoln	Nebraska	68501-9981	402-467-1122
27928	Amex Assurance Company	20022 N 31st Ave Mc08-01-20	Phoenix	Arizona	85027	623-492-3094
72222	Amica Life Insurance Company	Po Box 6008	Providence	Rhode Island	02940-9975	800-652-6422
93661	Annuity Investors Life Insurance Company	Po Box 5423	Cincinnati	Ohio	45201-5423	513-357-3300
28207	Anthem Insurance Companies Inc	120 Monument Circle	Indianapolis	Indiana	46204-4902	317-488-6000
61069	Anthem Life Insurance Company	6740 North High Street Ste 200	Worthington	Ohio	43085-7500	414-459-6833
19860	Argonaut Great Central Insurance Co	Po Box 469011	San Antonio	Texas	78216-9011	800-470-7958
19801	Argonaut Insurance Company	Po Box 469011	San Antonio	Texas	78246-9011	800-470-7958
19828	Argonaut Midwest Insurance Company	Po Box 469011	San Antonio	Texas	78216-9011	800-470-7958
10194	Artisan And Truckers Casualty Company	6300 Wilson Mills Rd	Mayfield Village	Ohio	44143	440-395-4460
43460	Aspen American Insurance Company	175 Capital Boulevard Suite 300	Rocky Hill	Connecticut	06067	860-760-7741
19305	Assurance Company Of America	1400 American Ln Tower 1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048
56499	Assured Life Association	8000 East Maplewood Ave Ste 105	Greenwood Village	Colorado	80111	303-792-9777
71439	Assurity Life Insurance Company	Po Box 82533	Lincoln	Nebraska	68501-2533	402-476-6500
41769	Athena Assurance Company	Corporate Tax 6pb	Hartford	Connecticut	06183-1190	651-310-7911
61492	Athene Annuity & Life Assurance Company	Po Box 1389	Greenville	South Carolina	29602-1389	864-609-1000
61093	Atlanta Life Insurance Company	100 Auburn Avenue Ne	Atlanta	Georgia	30303	404-654-8825
61182	Aurora National Life Assurance Company	55 Hartland Street	East Hartford	Connecticut	06108	800-265-2652
13412	Austin Mutual Insurance Company	Po Box 1420	Maple Grove	Minnesota	55311	763-657-8600
84522	Auto Club Life Insurance Company	17900 N Laurel Park Dr	Livonia	Michigan	48152	734-779-2600
18988	Auto Owners Insurance Company	Po Box 30660	Lansing	Michigan	48909-8160	517-323-1200
61190	Auto Owners Life Insurance Company	Po Box 30660	Lansing	Michigan	48909-8160	517-323-1200
19062	Automobile Ins Co Of Hartford Ct	One Tower Square	Hartford	Connecticut	06183	860-277-0111
61689	Aviva Life And Annuity Company	7700 Mills Civic Parkway	West Des Moines	Iowa	50266-3862	515-342-3935
29530	Axa Art Insurance Corporation	3 West 35th St 11th Fl	New York	New York	10001	212-415-8421
68365	Axa Corporate Solutions Life Reinsurance Company	525 Washington Boulevard 32nd Floor	Jersey City	New Jersey	07310-1606	201-743-7217
62880	Axa Equitable Life And Annuity Company	1290 Ave Of Americas 11th Fl	New York	New York	10104	201-743-5159
62944	Axa Equitable Life Insurance Company	1290 Ave Of Americas 11th Fl	Ny	New York	10104	212-554-1234
37273	Axis Insurance Company	11680 Great Oaks Way St 500	Alpharetta	Georgia	30022	678-746-9400
24813	Balboa Insurance Company	Po Box 19702	Irvine	California	92623-9702	949-222-8000
68160	Balboa Life Insurance Company	400 Robert Street North A6-5678	St Paul	Minnesota	55101-2098	651-665-5678
61212	Baltimore Life Insurance Company The	Po Box 1050	Owings Mills	Maryland	21117-6050	410-581-6600
18538	Bancinsure Inc	Po Box 26104	Oklahoma City	Oklahoma	73126	405-416-5200
61239	Bankers Fidelity Life Insurance Company	Po Box 105185	Atlanta	Georgia	30348-5185	404-266-5600
61263	Bankers Life And Casualty Company	111 East Wacker Drive Suite 2100	Chicago	Illinois	60601	312-396-6000
81043	Bankers Life Insurance Company	Po Box 15707	St Petersburg	Florida	33733-5707	727-823-4000
71013	Bankers Reserve Life Insurance Company Of Wisconsi	7700 Forsyth Blvd	St Louis	Missouri	63105	314-505-6143
94250	Banner Life Insurance Company	3275 Bennett Creek Ave	Frederick	Maryland	21704	301-279-4800
38245	Bcs Insurance Company	2 Mid Ameri C Plaza Suite 200	Oakbrook Terrace	Illinois	60181-4712	630-472-7700
37540	Beazley Insurance Company Inc	30 Batterson Park Road	Farmington	Connecticut	06032	860-677-3700
61395	Beneficial Life Insurance Company	Po Box 45654	Salt Lake City	Utah	84145-0654	801-933-1231
64890	Berkley Life And Health Insurance Company	475 Steamboat Rd	Greenwich	Connecticut	06830	203-542-3800
38911	Berkley National Insurance Company	222 Las Colinas Blvd West Suite 1300	Irving	Texas	75039	972-719-2400
29580	Berkley Regional Insurance Company	PO Box 1594	Des Moines	Iowa	50306-1594	515-473-3137
20044	Berkshire Hathaway Homestate Insurance Company	3333 Farnam St Ste 300	Omaha	Nebraska	68103-2350	402-393-7255
62345	Berkshire Hathaway Life Insurance Company Of Nebra	3024 Harney Street	Omaha	Nebraska	68131	402-916-3000
71714	Berkshire Life Insurance Company Of America	700 South St	Pittsfield	Massachusetts	02101	413-499-4321
90638	Best Life And Health Insurance Company	Po Box 19721	Irvine	California	92713-9721	949-253-4080
12311	Bloomington Compensation Insurance Company	8500 Normandale Lake Blvd Ste 1400	Bloomington	Minnesota	55437	952-893-0403
47171	Blue Cross And Blue Shield Of Kansas City	P O Box 419169	Kansas City	Missouri	64141-6169	816-395-2750
27081	Bond Safeguard Insurance Company	900 S Frontage Rd Suite 250	Woodridge	Illinois	60517-4092	502-253-6500
61476	Boston Mutual Life Insurance Company	120 Royal St	Canton	Massachusetts	02021-1028	781-770-0303
12784	Bravo Health Insurance Company Inc	3601 O Donnell St	Baltimore	Maryland	21224	443-573-1944
74900	Brokers National Life Assurance Company	Po Box 92529	Austin	Texas	78709-2529	512-383-0220
13528	Brotherhood Mutual Insurance Co	P O Box 2227	Fort Wayne	Indiana	46801	260-482-8668
93432	C M Life Insurance Company	1295 State St	Springfield	Massachusetts	01111-0001	413-788-8411
27464	California Casualty & Fire Insurance Company	Po Box M	San Mateo	California	94402-0080	650-574-4000
35955	California Casualty General Insurance Company Of O	Po Box M	San Mateo	California	94402-0080	503-892-3932

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
20117	California Casualty Indemnity Exchange	Po Box M	San Mateo	California	94402-0080	650-574-4000
20125	California Casualty Insurance Company	Po Box M	San Mateo	California	94402-0080	650-574-4000
38865	California Insurance Company	10805 Old Mill Road	Omaha	Nebraska	68154-2607	402-827-3424
81000	Cambridge Life Insurance Company	3200 Highland Ave 3rd Fl	Downers Grove	Illinois	60515	630-737-7900
80659	Canada Life Assurance Company	8525 E Orchard Road 7t2	Greenwood Village	Colorado	80111	303-737-3000
10464	Canal Insurance Company	P O Box 7	Greenville	South Carolina	29602-0007	864-242-5365
61573	Capital Reserve Life Insurance Company	8101 O St Ste 5111	Lincoln	Nebraska	68510	402-489-8266
10472	Capitol Indemnity Corporation	Po Box 5900	Madison	Wisconsin	53705-0900	608-829-4200
61581	Capitol Life Insurance Company	1605 Lbj Freeway, Ste 710	Dallas	Texas	75234	469-522-4400
19348	Capson Physicians Insurance Company	221 W 6th St Suite 100	Austin	Texas	78701	512-609-7910
12567	Care Improvement Plus South Central Insurance Comp	351 West Camden Street, Suite 100	Baltimore	Maryland	21201	410-625-2200
11255	Caterpillar Insurance Company	Po Box 340001	Nashville	Tennessee	37203-0001	615-341-8147
11997	Caterpillar Life Insurance Company	2120 West End Ave	Nashville	Tennessee	37203	615-341-8147
56030	Catholic Financial Life	1100 West Wells St	Milwaukee	Wisconsin	53233-2316	414-273-6266
57770	Catholic Holy Family Society	Po Box 2909	Joliet	Illinois	60434	815-725-5880
57487	Catholic Order Of Foresters	Po Box 3012	Naperville	Illinois	60566-7012	630-983-4900
80799	Celtic Insurance Company	233 S Wacker Dr Ste 700	Chicago	Illinois	60606-6393	312-332-5401
11499	Censtat Casualty Company	Po Box 642180	Omaha	Nebraska	68164-8100	402-397-1111
61727	Central Reserve Life Insurance Company	11200 Lakeline Blvd Ste 100	Austin	Texas	78717	512-451-2224
61735	Central Security Life Insurance Co	Po Box 833879	Richardson	Texas	75081	972-699-2770
61751	Central States Health & Life Co Of Omaha	Po Box 34350	Omaha	Nebraska	68134-0350	402-397-1111
34274	Central States Indemnity Company Of Omaha	Po Box 34888	Omaha	Nebraska	68134-0888	402-997-8000
61883	Central United Life Insurance Company	10700 Northwest Freeway, 3rd Fl	Houston	Texas	77092	713-529-0045
80896	Centre Life Insurance Company	165 Broadway 33rd Fl	New York	New York	10006-1404	212-859-2640
62383	Centurion Life Insurance Company	800 Walnut St	Des Moines	Iowa	50309-3636	515-557-7020
94447	Century Life Assurance Company	Po Box 9510	Wichita	Kansas	67277-0510	316-794-2200
61808	Charter National Life Insurance Co	3075 Sanders Rd #h1a	Northbrook	Illinois	60062	847-402-5000
25615	Charter Oak Fire Insurance Co The	One Tower Square	Hartford	Connecticut	06183-9070	860-277-0111
40258	Charitis Casualty Company	175 Water St 18th Fl	New York	New York	10038	212-770-7000
19402	Charitis Property Casualty Company	175 Water Street 18th Fl	New York	New York	10038	212-770-7000
10642	Cherokee Insurance Company	34200 Mound Rd	Sterling Heights	Michigan	48310	800-201-0450
61824	Cherokee National Life Insurance Company	Po Box 6097	Macon	Georgia	31213-1399	478-477-0400
61832	Chesapeake Life Insurance Company The	9151 Boulevard 26	North Richland Hills	Texas	76180	817-255-3100
61859	Christian Fidelity Life Insurance Co	2721 North Central Ave	Phoenix	Arizona	85004	602-263-6666
10669	Church Insurance Co The	445 Fifth Ave	New York	New York	10016	212-592-6331
61875	Church Life Insurance Corporation	445 Fifth Ave	New York	New York	10016	212-592-1823
71463	Cica Life Insurance Company Of America	Po Box 149151	Austin	Texas	78752	512-837-7100
67369	Cigna Health And Life Insurance Company	900 Cottage Grove Rd Routing B6lpa	Hartford	Connecticut	06152	860-226-6000
64548	Cigna Life Insurance Company Of New York	Two Liberty Pl, T18a	Philadelphia	Pennsylvania	19192	215-761-1000
22004	Cim Insurance Corporation	500 West 5th Street	Winston-Salem	North Carolina	27102-3199	248-263-6900
10677	Cincinnati Insurance Company The	Po Box 145496	Cincinnati	Ohio	45214-5496	513-870-2646
76236	Cincinnati Life Insurance Company The	Po Box 145496	Cincinnati	Ohio	45250-5496	513-870-2000
61921	Citizens Security Life Ins Co	Po Box 436149	Louisville	Kentucky	40253-6149	502-244-2420
10315	Civic Property & Casualty Co	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
20532	Clarendon National Insurance Company	411 5th Avenue Floor 5	New York	New York	10016	212-790-9715
25070	Clearwater Insurance Company	300 First Stamford Plc	Stamford	Connecticut	06902	203-977-8082
62626	Cmfg Life Insurance Company	P O Box 391	Madison	Wisconsin	53701-0391	608-238-5851
30112	Cnl/Insurance America Inc	Po Box 6097	Macon	Georgia	31208-6097	478-477-0400
34347	Colonial American Casualty And Surety C	1400 Amer Ln Tw 1 19th Fl	Schaumburg	Illinois	60196	847-413-5048
62049	Colonial Life & Accident Insurance Company	Po Box 1365	Columbia	South Carolina	29202	803-798-7000
62065	Colonial Penn Life Insurance Company	399 Market Street	Philadelphia	Pennsylvania	19106	215-928-8000
36927	Colony Specialty Insurance Company	Po Box 469011	San Antonio	Texas	78246-9011	804-560-2866
84786	Colorado Bankers Life Ins Co	5990 Greenwood Plaza Blvd	Greenwood Village	Colorado	80111	303-220-8500
76023	Columbian Life Insurance Company	Vestal Pkwy E Po Box 1381	Binghamton	New York	13902	607-724-2472
62103	Columbian Mutual Life Insurance Co	Vestal Pkwy E Po Box 1381	Binghamton	New York	13902	607-724-2472
99937	Columbus Life Insurance Company	400 E 4th St	Cincinnati	Ohio	45202-3302	513-361-6700
62146	Combined Insurance Co Of America	1000 N Milwaukee Ave 6th Floor	Glenview	Illinois	60025	866-445-8872
19410	Commerce And Industry Insurance Co	175 Water Street 18th Fl	New York	New York	10038	212-770-7000
81426	Commercial Travelers Mutual Insurance Company	70 Genesee St	Utica	New York	13502-3502	800-422-6200
84824	Commonwealth Annuity And Life Insurance Company	132 Turnpike Road Ste 210	Southborough	Massachusetts	01772	508-460-2400
92681	Community Health Plan Insurance Company	137 N Bell Highway	St Joseph	Missouri	64506	816-271-7861
77828	Companion Life Insurance Company	Po Box 100102	Columbia	South Carolina	29202	803-735-1251
60984	Compbeneftis Insurance Company	Po Box 740036	Louisville	Kentucky	40201-7436	502-580-1000
73504	Congress Life Insurance Company	Po Box 10055	Scottsdale	Arizona	85271-0055	602-385-3629
62308	Connecticut General Life Ins Co	Two Liberty Pl, T18a	Philadelphia	Pennsylvania	19192	215-761-1000
65900	Conseco Life Insurance Co	11815 N Pennsylvania Street	Carmel	Indiana	46032	317-817-6400
62359	Constitution Life Insurance Company	Po Box 958465	Lake Mary	Florida	32795-8465	407-444-4214
10204	Consumers Insurance Usa Inc	Po Box 12269	Murfreesboro	Tennessee	37129	615-896-6133
62375	Consumers Life Insurance Company	2060 East 9th Street	Cleveland	Ohio	44115	216-687-7000
71730	Continental American Insurance Company	P O Box 427	Columbia	South Carolina	29202	803-256-6265
62413	Continental Assurance Company	333 S Wabash 28th Fl	Chicago	Illinois	60604	312-822-5000
20443	Continental Casualty Company	333 S Wabash 28fl	Chicago	Illinois	60604	312-822-5000
71404	Continental General Insurance Company	11200 Lakeline Blvd Ste 100	Austin	Texas	78755-0580	512-451-2224
28258	Continental Indemnity Company	10805 Old Mill Road	Omaha	Nebraska	68154-2607	402-827-3424
68500	Continental Life Ins Co Of Brentwood Tn	101 Continental Place	Brentwood	Tennessee	37027	615-377-1300
10804	Continental Western Insurance Company	PO Box 1594	Des Moines	Iowa	50306-1594	515-473-3137
37206	Contractors Bonding & Insurance Company	Po Box 9271	Seattle	Washington	98109-0271	206-628-7200
78301	Corvesta Life Insurance Company	4415 Pheasant Ridge Road	Roanoke	Virginia	24014	800-842-0875
94218	Country Investors Life Assurance Company	Po Box 2100	Bloomington	Illinois	61701-2100	309-821-3000
62553	Country Life Insurance Company	Po Box 2100	Bloomington	Illinois	61701-2100	309-821-3000
26492	Courtesy Insurance Company	190 Nw 12th Ave	Deerfield Beach	Florida	33442	954-949-3632
81973	Coventry Health And Life Insurance Company	6705 Rockledge Dr Ste 900	Bethesda	Maryland	20817-1814	717-671-2474

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
60040	Cox Health Systems Insurance Company	Po 5750	Springfield	Missouri	65801-5750	417-269-6762
29033	Cranbrook Insurance Company	30833 Northwestern Hwy Ste 220	Farmington Hills	Michigan	48334	248-538-4530
56634	Croatian Fraternal Union Of America	100 Delaney Dr	Pittsburgh	Pennsylvania	15235-5416	412-843-0380
80675	Crown Life Insurance Company	8525 E Orchard Rd 7t2	Greenwood Village	Colorado	80111	303-751-6000
31348	Crum & Forster Indemnity Company	305 Madison Ave	Morristown	New Jersey	07960	973-490-6570
56138	Csa Fraternal Life	Po Box 3039	Oak Brook	Illinois	60522-3039	630-472-0500
82880	Csi Life Insurance Company	Po Box 34888	Omaha	Nebraska	68134-0888	402-997-8000
21164	Dairyland Insurance Company	1800 North Point Dr	Stevens Point	Wisconsin	54481	715-346-6000
57088	Degree Of Honor Protective Assoc	400 Roberts St N	St Paul	Minnesota	55101-2029	651-228-7600
81396	Delta Dental Insurance Company	One Delta Drive	Mechanicsburg	Pennsylvania	17055	717-766-8500
73474	Dentegra Insurance Company	One Delta Drive	Mechanicsburg	Pennsylvania	17055	717-766-8500
10659	Diamond Insurance Company	1051 Perimeter Drive Suite 620	Schaumburg	Illinois	60173-5833	847-230-1331
97705	Direct General Life Insurance Company	1281 Murfreesboro Rd	Nashville	Tennessee	37217	615-399-4700
71919	Direct Life Insurance Company	1281 Murfreesboro Rd	Nashville	Tennessee	37217	770-467-9900
36463	Discover Property And Casualty Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911
34495	Doctors Company An Interins Exchange	185 Greenwood Road	Napa	California	94558	707-226-0100
33499	Dorinco Reinsurance Company	1320 Waldo Ave Ste 200	Midland	Michigan	48640	989-636-0047
13183	Eagle Life Insurance Company	6000 Westown Parkway	West Des Moines	Iowa	50266	515-221-0002
11702	Echelon Property & Casualty Insurance Company	30 North Lasalle Street Suite 3216	Chicago	Illinois	60602	312-654-6161
22926	Economy Fire & Casualty Company	Po Box 350	Warick	Rhode Island	02887	800-638-4208
38067	Economy Preferred Insurance Company	Po Box 350	Warick	Rhode Island	02887	800-638-4208
40649	Economy Premier Assurance Company	Po Box 350	Warwick	Rhode Island	02887	800-638-4208
62928	Emc National Life Company	Po Box 9202	Des Moines	Iowa	50306-9202	515-237-2000
88595	Emphesys Insurance Company	Po Box 740036	Louisville	Kentucky	40201-7436	502-580-1000
21326	Empire Fire And Marine Insurance Co	1400 American Lane	Schaumburg	Illinois	60196-1065	847-413-5048
84174	Employees Life Company (Mutual)	916 Sherwood Drive	Lake Bluff	Illinois	60044-2285	847-295-6000
25402	Employers Assurance Company	10375 Professional Circle	Reno	Nevada	89521-4802	775-327-2700
21458	Employers Insurance Company Of Wausau	175 Berkley St Mail	Boston	Massachusetts	02117	617-357-9500
10346	Employers Preferred Insurance Company	10375 Professional Circle	Reno	Nevada	89521-4802	775-327-2700
68276	Employers Reassurance Corporation	Po Box 2981	Mission	Kansas	66201	913-982-3700
12747	Envision Insurance Company	2181 E Aurora Rd	Twinsburg	Ohio	44087	330-405-8089
64149	Epic Life Insurance Company The	Po Box 14196	Madison	Wisconsin	53714	608-221-6882
62952	Equitable Life & Casualty Insurance Company	Po Box 2460	Salt Lake City	Utah	84110-2460	801-579-3488
56057	Equitable Reserve Association	Po Box 448	Neenah	Wisconsin	54957-0448	920-722-1574
62510	Equitrust Life Insurance Company	5400 University Ave	W Des Moines	Iowa	50266-5997	877-249-3694
13634	Essent Guaranty Inc	201 King Prussia Road	Radnor	Pennsylvania	19087	610-230-0555
20516	Euler Hermes American Credit Indemnity Company	800 Red Brook Blvd	Owings Mills	Maryland	21117	410-753-0718
26921	Everest Reinsurance Company	477 Martinsville Rd	Liberty Corner	New Jersey	07938-0830	908-604-3253
12750	Evergreen National Indemnity Company	6140 Parkland Blvd Ste 321	Mayfield Heights	Ohio	44124	440-229-3403
24961	Everspan Financial Guarantee Corp	1 State St Plz 15th Fl	New York	New York	10004-1505	212-668-0340
10318	Exact Property & Casualty	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
60025	Express Scripts Insurance Company	One Express Way Mailtip Hq3w03	St Louis	Missouri	63121	800-332-5455
21482	Factory Mutual Insurance Company	Po Box 7500	Johnston	Rhode Island	02919-0500	401-275-3000
70742	Family Benefit Life Insurance Company	Po Box 665	Jefferson City	Missouri	65102-0665	573-636-3181
77968	Family Heritage Life Insurance Company Of America	Po Box 470608	Cleveland	Ohio	44147-9998	440-922-5200
63053	Family Life Insurance Company	2727 Allen Pkwy Ste 500	Houston	Texas	77019-2115	713-529-0045
74004	Family Service Life Insurance Company	7 Hanover Sq Mail St H17j	New York	New York	10004	212-598-8829
63118	Farm Bureau Life Insurance Company Of Missouri	Po Box 658	Jefferson City	Missouri	65102-0658	573-893-1400
13773	Farm Bureau Property & Casualty Insurance Company	5400 University Ave	W Des Moines	Iowa	50265-5997	515-225-5400
13803	Farm Family Casualty Insurance Company	Po Box 344 656	Albany	New York	12201-0656	518-431-5201
21628	Farmers Insurance Company Inc	Po Box 1628	Grand Rapids	Michigan	49501	913-564-0401
21652	Farmers Insurance Exchange	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
13897	Farmers Mutual Hail Insurance Company Of Iowa	6785 Westown Pkwy	West Des Moines	Iowa	50266-7732	515-282-9104
63177	Farmers New World Life Insurance Company	3003 77th Ave Se	Mercer Island	Washington	98040	206-232-8400
41483	Farmington Casualty Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
20281	Federal Insurance Company	15 Mountain View Rd	Warren	New Jersey	07059	317-321-6000
63223	Federal Life Insurance Company (Mutual)	3750 West Deerfield Rd	Riverwoods	Illinois	60015-3598	847-520-1900
63258	Federated Life Insurance Company	121 E Park Square	Owatonna	Minnesota	55060	507-455-5200
13935	Federated Mutual Insurance Company	121 E Park Square	Owatonna	Minnesota	55060-3046	507-455-5200
11118	Federated Rural Electric Insurance Exchange	Po Box 15147	Lenexa	Kansas	66215	913-541-0150
63274	Fidelity & Guaranty Life Insurance Company	1001 Fleet St	Baltimore	Maryland	21202	410-895-0100
25879	Fidelity & Guaranty Insurance Underwriters	One Tower Square	Hartford	Connecticut	06183-1190	651-310-7911
39306	Fidelity And Deposit Company Maryland	1400 American Ln T1 19th Fl	Schaumburg	Illinois	60196	847-413-5048
35386	Fidelity And Guaranty Insurance Company	One Tower Square	Hartford	Connecticut	06183-1190	651-310-7911
93696	Fidelity Investments Life Insurance Company	82 Devonshire Street V5a	Boston	Massachusetts	02109-3605	801-537-2070
63290	Fidelity Life Association A Legal Reserve Life Ins	8700 W Bryn Mawr Avenue Suite 900s	Chicago	Illinois	60631	312-379-2397
11523	Fidelity National Indemnity Company	801 94th Avenue North Suite 110	St Petersburg	Florida	33702	727-803-2040
71870	Fidelity Security Life Insurance Company	Po Box 418131	Kansas City	Missouri	64141-9131	816-756-1060
71455	Financial American Life Insurance Company	Po Box 77-0250	Miami	Florida	33177-0250	305-234-1771
21075	Financial American Property And Casualty Insurance	Po Box 77-0250	Miami	Florida	33177	305-234-1771
21660	Fire Insurance Exchange	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
21873	Firemans Fund Insurance Company	777 San Marin Drive	Novato	California	94998-0001	415-899-2000
69140	First Allmerica Financial Life Insurance Company	132 Trunkpike Road Suite 210	Southborough	Massachusetts	01772	508-460-2400
11591	First Berkshire Hathaway Life Insurance Company	3024 Harney St	Omaha	Nebraska	68131-3580	718-803-7878
56332	First Catholic Slovak Ladies Association Of The Un	24950 Chagrin Blvd	Beachwood	Ohio	44122-5634	800-464-4642
56340	First Catholic Slovak Union Of The United States O	6611 Rockside Rd	Independence	Ohio	44131-2398	216-642-9406
64496	First Continental Life & Accident Insurance Compan	12946 Dairy Ashford Ste 360	Sugarland	Texas	77478	281-313-7150
84034	First Guaranty Insurance Company	Po Box 848	Ashdown	Arkansas	71822-0848	870-898-5191
90328	First Health Life & Health Insurance Company	3200 Highland Av	Downers Grove	Illinois	60515	630-737-5750
63495	First Investors Life Insurance Company	110 Wall Street	New York	New York	10005	212-858-8200
42722	First Marine Insurance Company	Po Box 5323	Cincinnati	Ohio	45201-5323	800-543-2644
67652	First Penn-Pacific Life Insurance Company	1300 South Clinton Street	Fort Wayne	Indiana	46802	800-323-1746

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
33383	First Professionals Insurance Company Inc	Po 44033	Jacksonville	Florida	32231-4033	904-360-3297
13978	Florists Mutual Insurance Company	#1 Horticultural Lane	Edwardsville	Illinois	62025	618-655-1804
91642	Forethought Life Insurance Company	One Forethought Center	Batesville	Indiana	47006	317-223-2700
71129	Fort Dearborn Life Insurance Company	1020 31st Street	Downers Grove	Illinois	60515-5591	800-348-4512
10161	Fox Insurance Company	40 West 25th St 6th Fl	New York	New York	10010-2707	212-400-6101
62324	Freedom Life Insurance Company Of America	3100 Burnett Plz	Fort Worth	Texas	76102	817-878-3300
99775	Funeral Directors Life Insurance Co	6550 Directors Prkwy	Abilene	Texas	79606	325-695-3412
63657	Garden State Life Insurance Company	2450 S Shore Blvd	League City	Texas	77573-2997	409-766-6027
28339	Gateway Insurance Company	1401 S Brentwood Blvd Ste 1000	St Louis	Missouri	63144	314-373-3333
63665	General American Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	314-843-8700
24414	General Casualty Company Of Wisconsin	One General Drive	Sun Prairie	Wisconsin	53596	608-837-4440
18821	General Casualty Insurance Company	One General Drive	Sun Prairie	Wisconsin	53596	608-837-4440
93521	General Fidelity Life Insurance Co	200 S College Street Nc1-014-11-38	Charlotte	North Carolin	28255	980-386-3640
39322	General Security National Insurance Company	199 Water St	New York	New York	10038	212-884-9087
97071	Generali Usa Life Reassurance Company	11625 Rosewood Street	Leawood	Kansas	66211	913-901-4650
65536	Genworth Life And Annuity Insurance Company	6604 W. Broad St	Richmond	Virginia	23230	804-662-2400
70025	Genworth Life Insurance Company	6604 W Broad St	Richmond	Virginia	23230	804-662-2400
70939	Gerber Life Insurance Company	1311 Mamaroneck Avenue	White Plains	New York	10605	914-272-4056
56154	Gleaner Life Insurance Society	Po Box 1894	Adrian	Michigan	56154	517-263-2244
91472	Globe Life And Accident Insurance Company	204 N Robinson	Oklahoma City	Oklahoma	73102	972-569-3636
62286	Golden Rule Insurance Company	7440 Woodland Drive	Indianapolis	Indiana	46278-1719	317-290-8100
22063	Government Employees Insurance Co	One Geico Plaza	Washington	District Of Ct	20076-0001	301-986-2669
63967	Government Personnel Mutual Life Insurance Company	Po Box 659567	San Antonio	Texas	78265-9567	210-357-2222
43265	Gramercy Insurance Company	5000 Quorum Drive	Dallas	Texas	75254	888-202-0422
71218	Grange Life Insurance Company	Po Box 1218	Columbus	Ohio	43216-1218	614-445-2900
23809	Granite State Insurance Company	175 Water Street 18th Fl	New York	New York	10038	212-770-7000
16691	Great American Insurance Company	301 E Fourth St	Cincinnati	Ohio	45202-4201	513-369-5000
62200	Great American Life Assurance Company	Po Box 26580	Austin	Texas	78755	512-451-2224
63312	Great American Life Insurance Company	Po Box 5420	Cincinnati	Ohio	45201-5420	513-357-3300
25224	Great Divide Insurance Company	7233 E Butherford Dr	Scottsdale	Arizona	85260	480-951-0905
18694	Great Midwest Insurance Company	800 Gessner Ste 600	Houston	Texas	77024	713-935-7400
20303	Great Northern Insurance Company	P O Box 1615	Warren	New Jersey	07061-1615	317-321-6000
26654	Great Northwest Insurance Company	332 Minnesota St Ste W1800	St Paul	Minnesota	55101	612-276-6250
12982	Great Plains Casualty Inc	3930 16th Avenue Sw	Cedar Rapids	Iowa	52404	319-390-2691
90212	Great Southern Life Insurance Company	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
80705	Great West Life Assurance Company	8515 Orchard Road 7t2	Greenwood Village	Colorado	80111	303-737-3000
71480	Great Western Insurance Company	Po Box 3428	Ogden	Utah	84409-1428	801-689-1415
68322	Great-West Life & Annuity Insurance Company	8515 East Orchard Road 7t2	Greenwood Village	Colorado	80111	303-737-3000
56685	Greater Beneficial Union Of Pittsburgh	4254 Clairton Blvd	Pittsburgh	Pennsylvania	15227-2612	800-765-4428
22322	Greenwich Insurance Company	70 Seaview Avenue	Stamford	Connecticut	06902	203-964-5200
64211	Guarantee Trust Life Insurance Company	1275 Milwaukee Ave	Glenview	Illinois	60025-2489	847-699-0600
64238	Guaranty Income Life Insurance Company	Po Box 2231	Baton Rouge	Louisiana	70821	225-383-0355
78778	Guardian Insurance & Annuity Company Inc	7 Hanover Square, Mail Station H23c	New York	New York	10004	212-598-8829
64246	Guardian Life Insurance Company Of America	7 Hanover Sq Mail St H17j	New York	New York	10004	212-598-8829
83607	Guggenheim Life And Annuity Company	2711 Centerville Road Suite 400	Wilmington	Delaware	19808	317-396-9950
42811	Gulf Underwriters Insurance Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
21806	Harbor Specialty Insurance Company	411 5th Avenue 5th Floor	New York	New York	10016	212-790-9715
26433	Harcos National Insurance Company	2850 West Golf Road Suite 900	Rolling Meadows	Illinois	60008-4053	919-833-1600
14516	Harleysville Lake States Insurance Company	355 Maple Avenue	Harleysville	Pennsylvania	19438-2297	215-256-5000
35696	Harleysville Preferred Insurance Company	355 Maple Ave	Harleysville	Pennsylvania	19438-2297	215-256-5000
26182	Harleysville Worcester Insurance Company	355 Maple Ave	Harleysville	Pennsylvania	19438-2297	215-256-5000
22357	Hartford Accident & Indemnity Co	Hartford Plz	Hartford	Connecticut	06115	860-547-5000
29424	Hartford Casualty Insurance Co	Hartford Plaza	Hartford	Connecticut	06115	860-547-5000
19682	Hartford Fire Insurance Company	One Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
37478	Hartford Insurance Company Of Midwest The	Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
70815	Hartford Life And Accident Insurance Company	Hartford Plaza	Hartford	Connecticut	06104-2999	860-547-5000
71153	Hartford Life And Annuity Insurance Company	Hartford Plaza	Hartford	Connecticut	06104-2999	860-547-5000
88072	Hartford Life Insurance Company	Po Box 2999	Hartford	Connecticut	06104-2999	860-547-5000
11452	Hartford Steam Boiler Inspection & Ins	Po Box 5024	Hartford	Connecticut	06102-5024	860-722-1866
29890	Hartford Steam Boiler Inspection And Insurance Com	Po Box 0299	Hartford	Connecticut	06141-0299	860-722-5057
30104	Hartford Underwriters Insurance Company	One Hartford Plaza	Hartford	Connecticut	06115	860-547-5000
31550	Haulers Insurance Company Inc	Po Box 270	Columbia	Tennessee	38401-0270	931-381-5406
92711	Hcc Life Insurance Company	225 Townpark Drive Ste 145	Kennesaw	Georgia	30144	770-973-9851
78611	Hcsc Insurance Services Company	300 East Randolph Street	Chicago	Illinois	60601	312-653-6000
41343	Hdi-Gerling America Insurance Company	161 N Clark Street 48th Floor	Chicago	Illinois	60606	312-456-6798
70670	Health Care Service Corporation	300 E Randolph	Chicago	Illinois	60601-5099	312-653-6000
66141	Health Net Life Insurance Company	21281 Burbank Blvd B3	Woodland Hills	California	91367-0000	818-676-8256
92908	Healthmarkets Insurance Company	9151 Blvd 26	North Richland Hills	Texas	76180	817-255-3100
12902	Healthspring Life & Health Insurance Company Inc	2900 N Loop W Ste 1300	Houston	Texas	77092	615-291-7000
78972	Healthy Alliance Life Insurance Company	1831 Chestnut	St Louis	Missouri	63103	414-459-6833
66214	Heartland National Life Insurance Company	Po Box 2878	Salt Lake City	Utah	84110-2878	801-579-3488
32077	Heritage Casualty Insurance Company	200 Martingale Rd	Schaumburg	Illinois	60173-2096	913-982-3700
39527	Heritage Indemnity Company	7125 West Jefferson Ave Ste 200	Lakewood	Colorado	80235	303-987-5500
64394	Heritage Life Insurance Company	7111 Valley Green Road	Fort Washington	Pennsylvania	19034	877-898-9494
62421	Heritage Union Life Insurance Company	115 S 15th Street Suite 500	Richmond	Virginia	23219	203-762-4412
10200	Hiscox Insurance Company Inc	233 North Michigan Ave Suite 1840	Chicago	Illinois	60601	312-380-5555
71768	Hm Health Insurance Company	120 Fifth Ave	Pittsburgh	Pennsylvania	15222	412-544-6902
93440	Hm Life Insurance Company	Po Box 535061	Pittsburgh	Pennsylvania	15253-5061	800-328-5433
26638	Home-Owners Insurance Company	Po Box 30660	Lansing	Michigan	48909-8160	517-323-1200
64505	Homesteaders Life Company	Po Box 1756	Des Moines	Iowa	50306-1756	515-440-7777
64513	Horace Mann Life Insurance Company	1 Horace Mann Plaza	Springfield	Illinois	62715-0001	217-789-2500
93777	Household Life Insurance Company	90 Christiana Road	New Castle	Delaware	19720	201-386-7111

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
25054	Hudson Insurance Company	300 First Stamford Pl, 6th Fl	Stamford	Connecticut	06902	212-978-2876
73288	Humana Insurance Company	Po Box 740036	Louisville	Kentucky	40201-7436	502-580-1000
70580	Humanadental Insurance Company	Po Box 740036	Louisville	Kentucky	40201-7436	502-580-1000
91693	Ia American Life Insurance Company	Po Box 27650	Scottsdale	Arizona	85255	480-473-5540
97764	Idealife Insurance Company	120 Long Ridge Road	Stamford	Connecticut	06902	203-352-3000
15571	Illinois Casualty Company A Mutual Insurance Comp	Po Box 5018	Rock Island	Illinois	61201	309-793-1700
64580	Illinois Mutual Life Insurance Company	300 S W Adams St	Peoria	Illinois	61634-0001	309-674-8255
23817	Illinois National Insurance Company	175 Water Street 18th Fl	New York	New York	10038	212-770-7000
44369	Imperial Fire And Casualty Insurance Company	Po Box 753	Opelousas	Louisiana	70571-0753	337-942-5691
35408	Imperium Insurance Company	120 W 45th St 36th Fl	New York	New York	10036	713-935-4800
26581	Independence American Insurance Company	485 Madison Ave 14 Fl	New York	New York	10022	212-355-4141
64602	Independence Life And Annuity Company	One Sun Life Executive Park Sc3318	Wellesley Hills	Massachusetts	02481	781-446-1523
58068	Independent Order Of Foresters The	789 Don Mills Rd	Don Mills Ont Canada	Canada	M3C 1T9	416-429-3000
81779	Individual Assurance Company Life Health & Acciden	2400 West 75th St	Prairie Village	Kansas	66208-3509	913-432-1451
84514	Industrial Alliance Pacific Insurance And Financia	Po Box 27650	Scottsdale	Arizona	85255-0131	480-473-5540
86509	Ing Life Insurance And Annuity Company	5780 Powers Ferry Road Nw	Atlanta	Georgia	30327-4390	860-580-4646
80942	Ing Usa Annuity And Life Insurance Company	1475 Dunwoody Dr	West Chester	Pennsylvania	19380	515-698-7000
38806	Insura Property And Casualty Insurance Company	150 Harvester Dr Ste 300	Barr Ridge	Illinois	60527-5965	972-728-6300
22713	Insurance Company Of North America	Po Box 1000	Philadelphia	Pennsylvania	19106	215-640-5259
19429	Insurance Company Of The State Of Pennsylvania	175 Water St 18th Fl	New York	New York	10038	212-770-7000
10922	Insuremax Insurance Company	Po Box 607	Newburgh	Indiana	47629-0607	812-858-4100
74780	Integrity Life Insurance Company	400 Broadway	Cincinnati	Ohio	45202-3341	513-629-1800
64831	Intramerica Life Insurance Company	100 Motor Pkwy Ste 132	Hauppauge	New York	11788	631-357-8923
85189	Investors Consolidated Insurance Company	2727 Allen Prkwy Worthan Twr Ste 500	Houston	Texas	77019	713-529-0045
64904	Investors Heritage Life Insurance Company	Po Box 717	Frankfort	Kentucky	40602-0717	502-223-2361
64939	Investors Insurance Corporation	Po Box 56050	Jacksonville	Florida	32241-6050	864-609-1000
63487	Investors Life Insurance Company Of North America	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
32921	Ismie Mutual Insurance Company	20 North Michigan Ave Ste 700	Chicago	Illinois	60602	312-782-2749
89958	J M I C Life Insurance Company	190 Nw 12th Avenue	Deerfield Beach	Florida	33442	954-429-2375
65056	Jackson National Life Insurance Company	1 Corporate Way	Lansing	Michigan	48951	517-381-5500
11630	Jefferson Insurance Company	2805 North Parham Road Mail Stop 100	Richmond	Virginia	23294	800-497-4602
64017	Jefferson National Life Insurance Company	9920 Corp Campus Dr #1000	Louisville	Kentucky	40223	502-587-7626
65080	John Alden Life Insurance Company	Po Box 3050	Milwaukee	Wisconsin	53203	414-299-6932
36781	John Deere Insurance Company	6400 N W 86th Street	Johnston	Iowa	50131	515-267-3000
93610	John Hancock Life & Health Insurance Company	Po Box 717	Boston	Massachusetts	02117-0717	617-663-3000
65838	John Hancock Life Insurance Company (Usa)	Po Box 111, B-5-4	Boston	Massachusetts	02117	617-663-3000
60053	Kaiser Permanente Insurance Company	300 Lakeside Dr 26th Floor	Oakland	California	94612	877-847-7572
65110	Kanawha Insurance Company	Po Box 740036	Louisville	Kentucky	40201-7436	803-283-5300
65129	Kansas City Life Insurance Company	Po Box 219139	Kansas City	Missouri	64121-9139	816-753-7000
10885	Key Risk Insurance Company	Po Box 49129	Greensboro	North Carolir	27409	336-605-7396
13073	Keystone Mutual Insurance Company	400 Chesterfield Ctr Ste 400	Chesterfield	Missouri	63017	636-537-7756
58033	Knights Of Columbus	One Columbus Plaza	New Haven	Connecticut	06510-3326	203-752-4000
65242	Lafayette Life Insurance Company The	400 Broadway M532	Cincinnati	Ohio	45202-3341	513-362-4900
82252	Landmark Life Insurance Company	5750 Cr 225	Brownwood	Texas	76801	325-646-6579
74799	Leaders Life Insurance Company	Po Box 35768	Tulsa	Oklahoma	74153	918-254-0200
71595	Lewer Life Insurance Company	Po Box 32395	Kansas City	Missouri	64171-5395	816-753-4390
13307	Lexon Insurance Company	10002 Shelbyville Rd Ste 100	Louisville	Kentucky	40223	502-253-6500
19917	Liberty Insurance Underwriters Inc	175 Berkeley St Mail Stop 03b	Boston	Massachusetts	02117	212-208-8834
65315	Liberty Life Assurance Company Of Boston	175 Berkeley Street	Boston	Massachusetts	02117	603-749-2600
65331	Liberty National Life Insurance Company	Po Box 2612	Birmingham	Alabama	35202-2612	972-569-3744
65498	Life Insurance Company Of North America	Two Liberty Pl, T118a	Philadelphia	Pennsylvania	19192	215-761-1000
65528	Life Insurance Company Of The Southwest	1 National Life Dr	Montpelier	Vermont	05604	802-229-3333
97691	Life Of The South Insurance Company	Po Box 44130	Jacksonville	Florida	32202	904-407-1097
91898	Lifecare Assurance Company	Po Box 4243	Woodland Hills	California	91365-4243	818-887-4436
77720	Lifesecure Insurance Company	10559 Citation Dr Ste 300	Brighton	Michigan	48116	810-220-7700
99724	Lifeshield National Insurance Co	Po Box 18223	Oklahoma City	Oklahoma	73154-0223	405-236-2640
65595	Lincoln Benefit Life Company	3075 Sanders Rd #1a	Northbrook	Illinois	60062	800-525-9287
65927	Lincoln Heritage Life Insurance Company	4343 East Camelback Road Ste 400	Phoenix	Arizona	85018-2758	602-957-1650
62057	Lincoln Life & Annuity Company Of New York	100 Madison St Suite 1860	Syracuse	New Jersey	13202-2802	315-428-8400
65676	Lincoln National Life Insurance Company	1300 South Clinton Street	Fort Wayne	Indiana	46802	260-455-2000
76694	London Life Reinsurance Company	Po Box 1120	Blue Bell	Pennsylvania	19422-0778	215-542-7200
68446	Longevity Insurance Company	5801 Sw 6th Avenue	Topeka	Kansas	66636-0001	800-223-2440
65722	Loyal American Life Insurance Company	Po Box 559004	Austin	Texas	78755-9004	512-451-2224
56758	Loyal Christian Benefit Association	Po Box 13005	Erie	Pennsylvania	16514-1305	814-453-4331
27138	Lumbermens Casualty Insurance Company	1 Corporate Drive	Lake Zurich	Illinois	60047	847-320-3127
22977	Lumbermens Mutual Casualty Company	1 Corporate Dr Ste 200	Lake Zurich	Illinois	60047	847-320-3127
65781	Madison National Life Insurance Company Inc	1241 John Q Hammonds Dr	Madison	Wisconsin	53717	800-356-9601
61018	Magna Insurance Company	Po Box 4019	Gulfport	Mississippi	39502	904-350-9660
60321	Mamsi Life And Health Insurance Company	800 King Farm Blvd Suite 600	Rockville	Maryland	20850	952-936-1286
65870	Manhattan Life Insurance Company	2727 Allen Prkwy	Houston	Texas	77019-2115	212-582-2819
67083	Manhattan National Life Insurance Company	Po 5420	Cincinnati	Ohio	45201-5420	513-357-3300
36897	Manufacturers Alliance Insurance Company	380 Sentry Prkwy	Blue Bell	Pennsylvania	19422-0754	610-397-5109
38970	Markel Insurance Company	4600 Cox Rd	Glen Allen	Virginia	23060	847-572-6000
87394	Marquette Indemnity & Life Insurance Company	101 N First Ave Ste 2460	Phoenix	Arizona	85003	314-909-9100
71072	Marquette National Life Insurance Company	1001 Heathrow Park Lane Ste 5001	Lake Mary	Florida	32746	407-444-4214
19356	Maryland Casualty Company	1400 Amrcn Ln Twr 1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048
65935	Massachusetts Mutual Life Insurance Company	1295 State St	Springfield	Massachusetts	01111-0001	413-788-8411
69515	Medamerica Insurance Company	Po Box 41930	Rochester	New York	14604-0620	585-238-4659
63762	Medco Containment Life Insurance Company	100 Parsons Pond Dr Bldg F3	Franklin Lakes	New Jersey	07417-2603	717-691-4156
74322	Medical Benefits Mutual Life Ins Co	Po Box 1009	Newark	Ohio	43055	740-522-8425
31119	Medico Insurance Company	Po Box 3477	Omaha	Nebraska	68103-0477	402-391-6900
12754	Medicus Insurance Company	4807 Spicewood Springs Road	Austin	Texas	78759	512-467-2800

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
97055	Mega Life And Health Insurance Company The	9151 Boulevard 26	North Richland Hills	Texas	76180	817-255-3100
94587	Members Health Insurance Company	Po Box 1801	Columbia	Tennessee	38402-1801	931-388-7872
86126	Members Life Insurance Company	Po Box 391	Madison	Wisconsin	53705	608-238-5851
11030	Memic Indemnity Company	Po Box 11409/Tax Dept	Portland	Maine	04104	207-791-3300
22454	Mendakota Insurance Company	385 Washington St	St Paul	Minnesota	55102-1309	800-422-0794
33650	Mendoza Insurance Company	2805 Dodd Rd Ste 300	Eagan	Minnesota	55121	800-422-0794
14494	Merchants Bonding Company (Mutual)	2100 Fleur Drive	Des Moines	Iowa	50321-1158	515-243-8171
10502	Meridian Citizens Mutual Insurance Company	Po Box 1980	Indianapolis	Indiana	46206-1980	614-464-5000
23353	Meridian Security Insurance Company	Po Box 1980	Indianapolis	Indiana	46206	614-464-5000
65951	Merit Life Insurance Co	Po Box 39	Evansville	Indiana	47701-0039	812-468-5839
24821	Meritplan Insurance Company	Po Box 19702	Irvine	California	92623-9702	949-222-8000
87726	Metlife Insurance Company Of Connecticut	18210 Crane Nest Drive/3rd Fl	Tampa	Florida	33647	813-983-4100
93513	Metlife Investors Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	813-983-4100
61050	Metlife Investors Usa Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	813-983-4100
40169	Metropolitan Casualty Insurance Company	Po Box 350	Warwick	Rhode Island	02887	800-638-4208
25321	Metropolitan Direct Property And Casualty Insurance	Po Box 350	Warwick	Rhode Island	02887	800-638-4208
39950	Metropolitan General Insurance Company	700 Quaker Lane	Warwick	Rhode Island	02886	800-638-4208
34339	Metropolitan Group Property & Casualty Insurance C	Po Box 350	Warwick	Rhode Island	02887	800-638-4208
65978	Metropolitan Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	212-578-2211
26298	Metropolitan Property & Casualty Insurance Company	Box 350	Warwick	Rhode Island	02887	800-638-4208
97136	Metropolitan Tower Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	813-983-4100
40150	Mga Insurance Company Inc	Po Box 199023	Dallas	Texas	75219-9023	972-629-4301
38601	Mic Property And Casualty Insurance Corporation	500 West Fifth Street	Winston-Salem	North Carolina	27102-3199	248-263-6900
21687	Mid Century Insurance Company	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
23434	Middlesex Insurance Company	1800 North Point Drive	Stevens Point	Wisconsin	54481	715-346-6000
66044	Midland National Life Insurance Company	One Sammons Plaza	Sioux Falls	South Dakota	57193	605-373-2371
10895	Midwest Insurance Company	300 S Bradfordton Rd	Springfield	Illinois	62711	217-726-6811
66087	Midwest National Life Insurance Company Of Tennessee	9151 Boulevard 26	North Richland Hills	Texas	76180	817-255-3100
66109	Midwestern United Life Insurance Company	5780 Powers Ferry Rd Nw	Atlanta	Georgia	30327-4390	770-980-5100
42234	Minnesota Lawyers Mutual Insurance Company	333 S 7th St Ste 2200	Minneapolis	Minnesota	55402	612-341-4530
66168	Minnesota Life Insurance Company	400 North Robert St	St Paul	Minnesota	55101-2098	651-665-4284
10191	Missouri Employers Mutual Insurance Company	101 N Keene Street	Columbia	Missouri	65201	573-499-9714
00103	Missouri Property Insurance Placement Facility	906 Olive St. Ste 1000	St Louis	Mo	63101-1432	
76040	Missouri Valley Life And Health Insurance Company	2301 Main	Kansas City	Missouri	64108-2428	816-395-2750
16942	Mmic Insurance Inc	7701 France Ave South	Minneapolis	Minnesota	55435	952-838-6766
70416	Mml Bay State Life Insurance Company	1295 State St	Springfield	Massachusetts	01111	413-788-8411
57541	Modern Woodmen Of America	1701 1st Ave	Rock Island	Illinois	61201-8724	309-786-6481
69647	Molina Healthcare Insurance Company	200 Oceangate Suite 100	Long Beach	California	90802	301-548-2900
81442	Monitor Life Insurance Company Of New York	Commercial Travelers Bldg	Utica	New York	13502-3587	601-956-2028
66281	Monumental Life Insurance Company	4333 Edgewood Rd Ne	Cedar Rapids	Iowa	52499-3210	319-355-8511
66370	Mony Life Insurance Company	1290 Avenue Of The Americas	New York	New York	10104	212-554-1234
78077	Mony Life Insurance Company Of America	1290 Avenue Of The Americas	New York	New York	10104	212-554-1234
16187	Mosaic Insurance Company	17 State St	New York	New York	10004-1501	212-493-9300
13331	Motorists Commercial Mutual Insurance Company	471 E Broad St	Columbus	Ohio	43215	614-225-8211
22012	Motors Insurance Corporation	300 Galleria Office Centre Ste 200	Southfield	Michigan	48034	248-263-6900
80020	Mountain Life Insurance Company	Po Box 240	Alcoa	Tennessee	37701-0240	865-970-2800
66427	Mtl Insurance Company	1200 Jorie Blvd	Oak Brook	Illinois	60521-2239	630-684-5383
88668	Mutual Of America Life Insurance Company	320 Park Ave 8th Fl	New York	New York	10022	212-224-1879
71412	Mutual Of Omaha Insurance Company	Mutual Of Omaha Plaza	Omaha	Nebraska	68175	402-342-7600
61409	National Benefit Life Insurance Company	One Court Square 44th Floor	Long Island City	New York	11120-0001	718-248-8000
11991	National Casualty Company	One W Nationwide Blvd Dspf-76	Columbus	Ohio	43215-2220	614-249-1545
57568	National Catholic Society Of Foresters	320 South School St	Mt Prospect	Illinois	60056	847-342-4500
10243	National Continental Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
66540	National Farmers Union Life Insurance Company	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
16217	National Farmers Union Property & Casualty Company	One General Drive	Sun Prairie	Wisconsin	53596	608-837-4440
15679	National Fire And Indemnity Exchange	6030 Bancroft Avenue	St Louis	Missouri	63109	314-832-1118
98205	National Foundation Life Insurance Company	3100 Burnett Plaza	Fort Worth	Texas	76102	817-878-3300
66583	National Guardian Life Insurance Company	Po Box 1191	Madison	Wisconsin	53701-1191	608-443-5148
82538	National Health Insurance Company	Po Box 619999	Dfw Airport	Texas	75261-9999	713-935-4800
66680	National Life Insurance Company	1 National Life Dr	Montpelier	Vermont	05604	802-229-3333
15474	National Lloyds Insurance Company	Po Box 2650	Waco	Texas	76702-2650	254-399-0626
23825	National Public Finance Guarantee Corporation	113 King Street	Armonk	New York	10504	914-765-3333
22608	National Specialty Insurance Company	Po Box 24622	Fort Worth	Texas	76124	817-265-2000
87963	National Teachers Associates Life Insurance Company	P O Box 802207	Dallas	Texas	75380	972-532-2100
19445	National Union Fire Insurance Company Of Pittsburgh	175 Water St 18th Fl	New York	New York	10038	212-770-7000
66850	National Western Life Insurance Company	850 East Anderson Lane	Austin	Texas	78752	512-836-1010
92657	Nationwide Life And Annuity Insurance Company	Po Box 15750	Wilmington	Delaware	19850-5750	800-882-2822
66869	Nationwide Life Insurance Company	One Nationwide Plaza Dspf-76	Columbus	Ohio	43215-2220	800-882-2822
23787	Nationwide Mutual Insurance Company	One W Nationwide Blvd Dspf-76	Columbus	Ohio	43215-2220	614-249-1545
25240	Nau Country Insurance Company	7333 Sunwood Drive	Ramsey	Minnesota	55303-4548	763-427-3770
10317	Neighborhood Spirit Property & Casualty Company	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
21830	New England Insurance Company	100 High Street	Boston	Massachusetts	02110	860-547-5000
91626	New England Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	617-578-2000
69698	New Era Life Insurance Company Of The Midwest	11720 Katy Freeway Suite 1700	Houston	Texas	77079	281-368-7200
23841	New Hampshire Insurance Company	175 Water Street 18th Fl	New York	New York	10038	212-770-7000
91596	New York Life Insurance And Annuity Corporation	51 Madison Ave	New York	New York	10010	212-576-7000
66915	New York Life Insurance Company	51 Madison Avenue, Room 252	New York	New York	10010-1655	212-576-7000
16608	New York Marine & General Insurance Company	412 Mt Kemble Ave Sutie 300c	Morristown	New Jersey	07960	800-774-2755
81264	Nippon Life Insurance Company Of America	521 Fifth Ave	New York	New York	10175	212-909-9861
27073	Nipponko Insurance Company Limited (Us Branch)	14 Wall Street 8th Floor	New York	New York	10005	212-405-1650
66974	North American Company For Life And Health Insurance	4350 Westown Parkway	West Des Moines	Iowa	50266	605-373-2371
68349	North American Insurance Company	2721 North Central Avenue	Phoenix	Arizona	85004-1172	602-263-6666

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
27740	North Pointe Insurance Company	Wall Street Plaza	New York	New York	10005	608-837-4440
21105	North River Insurance Company The	305 Madison Ave Pob 1973	Morristown	New Jersey	07962-1973	973-490-6570
19372	Northern Insurance Company Of New York	1400 American Ln Twr 1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048
27987	Northfield Insurance Company	Po Box 64816	St Paul	Minnesota	50322	651-310-4100
24015	Northland Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-4100
69000	Northwestern Long Term Care Insurance Company	720 E Wisconsin Ave	Milwaukee	Wisconsin	53202	414-661-2510
67091	Northwestern Mutual Life Insurance Company	720 E Wisconsin Ave	Milwaukee	Wisconsin	53202-4703	414-271-1444
81353	Nylife Insurance Company Of Arizona	51 Madison Ave	New York	New York	10010	212-576-7000
34630	Oak River Insurance Company	3333 Farmarn Street Suite 300	Omaha	Nebraska	68131	402-393-7255
67148	Occidental Life Insurance Company Of North Carolin	Po Box 2595	Waco	Texas	76702-2595	254-297-2775
35602	Ohic Insurance Company	155 E Broad St 4th Fl	Columbus	Ohio	43215-3621	707-226-0100
89206	Ohio National Life Assurance Corporation	Po Box 237	Cincinnati	Ohio	45201-0237	513-794-6100
67172	Ohio National Life Insurance Company The	Po Box 237	Cincinnati	Ohio	45201-0237	513-794-6100
67180	Ohio State Life Insurance Company The	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
67199	Old American Insurance Company	3520 Broadway	Kansas City	Missouri	64111	816-753-7000
36625	Old Reliable Casualty Company	12115 Lackland Road	St Louis	Missouri	63146	314-819-4300
24139	Old Republic General Insurance Corporation	133 Oakland Ave	Greensburg	Pennsylvania	15601-0789	312-346-8100
24147	Old Republic Insurance Company	Po Box 789	Greensburg	Pennsylvania	15601-0789	724-834-5000
67261	Old Republic Life Insurance Company	307 N Michigan Ave	Chicago	Illinois	60601-5382	312-346-8100
40444	Old Republic Surety Company	Po Box 1635	Milwaukee	Wisconsin	53001	262-797-2640
67326	Old Surety Life Insurance Company	Po Box 54407	Oklahoma	Oklahoma	73154	405-523-2112
76007	Old United Life Insurance Company	Po Box 795	Shawnee Mission	Kansas	66201	913-895-0200
13100	Omaha Insurance Company	Mutual Of Omaha Plaza	Omaha	Nebraska	68175	402-342-7600
20621	Onebeacon America Insurance Company	150 Royall Street	Canton	Massachusetts	02021	781-332-7000
85286	Onenation Insurance Company	120 Monument Circle M2sg	Indianapolis	Indiana	46204	317-488-6000
32700	Owners Insurance Company	Po Box 30660	Lansing	Michigan	48909-8160	517-323-1200
76112	Oxford Life Insurance Company	2721 N Central Avenue	Phoenix	Arizona	85004-1120	602-263-6666
67393	Ozark National Life Insurance Company	Po Box 219541	Kansas City	Missouri	64121-9541	816-842-6300
64343	Pacific Guardian Life Insurance Company Ltd	1440 Kapiolani Blvd Ste 1700	Honolulu	Hawaii	96814	808-955-2236
20346	Pacific Indemnity Company	15 Mountain View Rd	Warren	New Jersey	07061-1615	908-903-2000
97268	Pacific Life & Annuity Company	700 Newport Center Drive	Newport Beach	California	92660	949-219-3011
67466	Pacific Life Insurance Company	700 Newport Center Dr	Newport Beach	California	92660	949-219-3011
37850	Pacific Specialty Insurance Company	3601 Haven Ave	Menlo Prk	California	94025-1033	650-556-8294
70785	Pacificare Life And Health Insurance Company	5995 Plaza Drive	Cypress	California	90630	714-226-3321
93459	Pan American Assurance Company	601 Poydras St 12th Fl	New Orleans	Louisiana	70130-6060	504-566-3649
67539	Pan-American Life Insurance Company	601 Poydras St 12th Fl	New Orleans	Louisiana	70130	504-566-3649
60003	Park Avenue Life Insurance Company	7 Hannover Square H17j	New York	New York	10004	212-598-8829
71099	Parker Centennial Assurance Company	1800 N Point Drive	Stevens Point	Wisconsin	54481	715-346-6000
22250	Pathfinder Insurance Company	76 St Paul St #500	Burlington	Vermont	05401-4477	802-264-4709
23442	Patriot General Insurance Company	1800 North Point Drive	Stevens Point	Wisconsin	54481	715-346-6000
67598	Paul Revere Life Insurance Company	1 Fountain Sq	Chattanooga	Tennessee	37402	508-799-4441
67601	Paul Revere Variable Annuity Insurance Company The	1 Fountain Sq	Chattanooga	Tennessee	37402-1330	508-799-4441
18139	Peak Property And Casualty Insurance Corporation	1800 N Point Dr	Stevens Point	Wisconsin	54481	715-346-6000
67628	Pekin Life Insurance Company	2505 Court St	Pekin	Illinois	61558	309-346-1161
93262	Penn Insurance And Annuity Company The	600 Dresher Road	Horsham	Pennsylvania	19044	215-956-8000
14982	Penn Millers Insurance Company	Po Box P	Wilkes-Barre	Pennsylvania	18773-0016	570-822-8111
67644	Penn Mutual Life Insurance Company The	Independence Square C2f	Philadelphia	Pennsylvania	19172	215-956-8000
67660	Pennsylvania Life Insurance Company	1001 Heathrow Park Lane Ste 5001	Lake Mary	Florida	32746	480-614-7202
14974	Pennsylvania Lumbermens Mutual Insurance Company	2005 Market St Ste 1200	Philadelphia	Pennsylvania	19103-7008	267-825-9206
12262	Pennsylvania Manufacturers Association Insurance C	380 Sentry Pkwy	Blue Bell	Pennsylvania	19422-2328	610-397-5109
41424	Pennsylvania Manufacturers Indemnity Company	380 Sentry Parkway	Blue Bell	Pennsylvania	19422-0754	610-397-5109
85561	Perico Life Insurance Company	225 Townpark Dr Ste 145	Kennesaw	Georgia	30144	770-973-9851
37648	Permanent General Assurance Corporation	Po Box 305054	Nashville	Tennessee	37230-5054	615-744-1221
22906	Permanent General Assurance Corporation Of Ohio	Po Box 305054	Nashville	Tennessee	37214	615-744-1221
90247	Pharmacists Life Insurance Company, The	Po Box 370	Algona	Iowa	50511	515-295-2461
67784	Philadelphia American Life Insurance Company	11720 Katy Freeway Ste 1700	Houston	Texas	77079	281-368-7200
60232	Philadelphia Financial Life Assurance Company	One Liberty Place 1650 Market St 54th Fl	Philadelphia	Pennsylvania	19103	484-530-4800
93548	Phi Variable Insurance Company	One American Row	Hartford	Connecticut	06102-5056	860-403-5210
25623	Phoenix Insurance Company The	One Tower Square	Hartford	Connecticut	06183-9070	860-277-0111
93734	Phoenix Life And Annuity Company	One American Row	Hartford	Connecticut	06102	860-403-5210
67814	Phoenix Life Insurance Company	31 Tech Valley Drive	East Greenbush	New York	12061	860-403-5210
13194	Physicians Insurance Mutual	17 Berkshire Dr	St Louis	Missouri	63117	314-393-4105
72125	Physicians Life Insurance Company	2600 Dodge	Omaha	Nebraska	68131	402-633-1000
80578	Physicians Mutual Insurance Company	2600 Dodge	Omaha	Nebraska	68131	402-633-1000
67873	Pioneer American Insurance Company	Po Box 240	Waco	Texas	76703-0240	254-297-2776
67911	Pioneer Mutual Life Insurance Company	Po Box 7154	Indianapolis	Indiana	46207-7154	317-285-1877
67946	Pioneer Security Life Insurance Company	Po Box 2550	Waco	Texas	76702-2550	254-297-2778
97152	Plateau Insurance Company	Po Box 7001	Crossville	Tennessee	38557-7001	931-484-8411
57622	Polish Natnl Alliance Of The Us Of N. A	6100 N Cicero Ave	Chicago	Illinois	60646-4385	773-286-0500
57630	Polish Roman Catholic Union Of America	984 Milwaukee Ave	Chicago	Illinois	60622-4199	773-782-2600
44083	Preferred Physicians Medical Rrg Inc	9000 W 67th St Ste 201	Shawnee Mission	Kansas	66202-3656	913-262-2585
60048	Preservation Life Insurance Company	901 Patients First Dr	Washington	Missouri	63090	636-583-8054
68039	Presidential Life Insurance Company	69 Lydecker Street	Nyack	New York	10960-2199	800-926-7599
25704	Pride National Insurance Company	5217 Maryland Way Ste 222	Brentwood	Tennessee	37027	615-370-4440
65919	Primerica Life Insurance Company	3120 Breckinridge Blvd	Deluth	Georgia	30099	770-381-1000
61271	Principal Life Insurance Company	711 High Street	Des Moines	Iowa	50392	515-247-5111
71161	Principal National Life Insurance Company	711 High Street	Des Moines	Iowa	50392-2300	515-247-5111
21903	Procentury Insurance Company	Po Box 163340	Columbus	Ohio	43216-3340	248-358-1100
68047	Professional Insurance Company	One Sune Life Executive Park Sc2335	Wellesley Hills	Massachusetts	02481	781-446-1523
11851	Progressive Advanced Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
24260	Progressive Casualty Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
42994	Progressive Classic Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
16322	Progressive Direct Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
24279	Progressive Mar Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
42919	Progressive Northwestern Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
37834	Progressive Preferred Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
32786	Progressive Specialty Insurance Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
34490	Property & Casualty Insurance Company Of Hartford	Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
32905	Property-Owners Insurance Company	Po Box 30660	Lansing	Michigan	48909-8160	517-323-1200
20400	Proselect National Insurance Company Inc	101 Arch St Po Box 55178	Boston	Massachusetts	02205	617-330-1755
88536	Protective Life And Annuity Insurance Company	Po Box 2723	Birmingham	Alabama	35202-2723	205-268-1000
68136	Protective Life Insurance Company	2801 Highway 280 South	Birmingham	Alabama	35223	205-268-1000
67903	Provident American Life And Health Insurance Compa	11200 Lakeline Blvd	Austin	Texas	78717	512-451-2224
68195	Provident Life And Accident Insurance Company	Fountain Square	Chattanooga	Tennessee	37402-1389	423-294-1882
68209	Provident Life And Casualty Insurance Company	Fountain Square	Chattanooga	Tennessee	37402	423-294-1882
79227	Pruco Life Insurance Company	Po Box 8520	Philadelphia	Pennsylvania	19176	877-301-1212
86630	Prudential Annuities Life Assurance Corporation	Po Box 8520	Philadelphia	Pennsylvania	19176	800-628-6039
68241	Prudential Insurance Company Of America The	Po Box 8520	Philadelphia	Pennsylvania	19176	877-301-1212
93629	Prudential Retirement Insurance And Annuity Compan	Po Box 8520	Philadelphia	Pennsylvania	19176	860-534-2000
68284	Pyramid Life Insurance Company	Po Box 958465	Lake Mary	Florida	32795-8465	407-444-4214
39217	Qbe Insurance Corporation	88 Pine St Fl 16	New York	New York	10005-1801	212-422-1212
23752	Quanta Indemnity Company	48 Wall Street 14th Fl	New York	New York	10005	212-373-1838
70211	Reassure America Life Insurance Company	175 King Street	Armonk	New York	10502	877-794-7773
24449	Regent Insurance Company	One General Drive	Sun Prairie	Wisconsin	53596-0001	608-837-4440
89004	Reinsurance Company Of Missouri Incorporated	1370 Timberlake Manor Prkwy	Chesterfield	Missouri	63017-6039	636-300-8857
68357	Reliable Life Insurance Company	12115 Lackland Rd	St Louis	Missouri	63146	314-819-4300
68381	Reliance Standard Life Insurance Company	Two Commerce Sq	Philadelphia	Pennsylvania	19103	267-256-3500
67105	Reliastar Life Insurance Company	Box 5050	Minot	North Dakota	58702	612-372-5432
61360	Reliastar Life Insurance Company Of New York	5780 Powers Ferry Rd Nw	Atlanta	Georgia	30327	516-682-8700
61700	Renaissance Life & Health Insurance Company Of Ame	Po Box 30381	Lansing	Michigan	48909	800-745-7509
31089	Repwest Insurance Company	2721 N Central Ave	Phoenix	Arizona	85004-1121	602-263-6755
68462	Reserve National Insurance Company	601 E Britton Road	Oklahoma City	Oklahoma	73114	405-848-7931
61506	Resource Life Insurance Company	175 West Jackson	Chicago	Illinois	60604	312-356-2563
93572	Rga Reinsurance Company	1370 Timber Lk Manor Prkwy	Chesterfield	Missouri	63017-6039	636-300-8857
65005	Riversource Life Insurance Company	227 Financial Crr	Minneapolis	Minnesota	55474	612-671-3969
28860	Rli Indemnity Company	9025 N Lindbergh Dr	Peoria	Illinois	61615	309-692-1000
13056	Rli Insurance Company	9025 N Lindbergh Dr	Peoria	Illinois	61614	309-692-1000
42706	Roche Surety And Casualty Company Inc	1910 Orient Rd	Tampa	Florida	33619	813-623-5042
27065	Rockford Mutual Insurance Company	Po Box 5626	Rockford	Illinois	61125-0626	815-229-1500
35505	Rockwood Casualty Insurance Company	654 Main Street	Rockwood	Pennsylvania	15557	814-926-4661
58181	Royal Arcanum Supreme Council Of	61 Batterymarch St	Boston	Massachusetts	02110-3206	617-426-4135
57657	Royal Neighbors Of America	230 16th St	Rock Island	Illinois	61201-8608	309-788-4561
60183	S Usa Life Insurance Company Inc	Po Box 1050	Newark	New Jersey	01710	212-356-0395
25405	Safe Auto Insurance Company	4 Easton Oval	Columbus	Ohio	43219-6010	614-231-0200
79014	Safehealth Life Insurance Company	18210 Crane Nest Dr 3rd Fl	Tampa	Florida	33647	813-983-4100
11123	Safety First Insurance Company	1832 Schuetz Road	St Louis	Missouri	63146	888-372-7512
15105	Safety National Casualty Corporation	1832 Schuetz Road	St Louis	Missouri	63146	314-995-5300
60445	Sagicor Life Insurance Company	Po Box 52121	Phoenix	Arizona	85072-2121	480-425-5100
70435	Savings Bank Life Insurance Company Of Massachusetts	1 Linscott Rd	Woburn	Massachusetts	01801	781-938-3500
64688	Scor Global Life Americas Reinsurance Company	401 North Tryon Street Suite 900	Charlotte	North Carolina	28202	704-344-2700
87017	Scor Global Life Re Insurance Company Of Texas	3900 Dallas Parkway Ste 200	Plano	Texas	75093	704-344-2700
90670	Scottish Re Life Corporation	14120 Ballantyne Corp Pl Ste 300	Charlotte	North Carolina	28277	704-542-9192
69914	Sears Life Insurance Company	3001 Meacham Blvd Ste 100	Fort Worth	Texas	76137	800-316-5607
22543	Secura Insurance A Mutual Company	Po Box 819	Appleton	Wisconsin	54912-0819	920-739-3161
10239	Secura Supreme Insurance Company	Po Box 819	Appleton	Wisconsin	54912-0819	920-739-3161
93742	Securian Life Insurance Company	400 N Robert St N Ms A6-4284	St Paul	Minnesota	55101-2015	651-665-5678
94072	Securitas Financial Life Insurance Company	P O Box 5000	Syracuse	New York	13204	607-724-2472
68675	Security Benefit Life Insurance Company	One Security Benefit Plc	Topeka	Kansas	66636-0001	785-438-3128
68721	Security Life Insurance Company Of America	10901 Red Circle Dr	Minnetonka	Minnesota	55343-9137	952-945-3552
68713	Security Life Of Denver Insurance Company	1290 Broadway	Denver	Colorado	80203	303-860-1290
68772	Security Mutual Life Insurance Company Of New York	Po Box 1625	Binghamton	New York	13902-1625	607-723-3551
69485	Security National Life Insurance Company	Po Box 57220	Salt Lake City	Utah	84157	801-264-1060
63541	Seachange Health Insurance Company	10159 Wayzata Blve	Minneapolis	Minnesota	55305	763-582-1266
76325	Senior Health Insurance Company Of Pennsylvania	1289 W City Center Drive Ste 200	Carmel	Indiana	46032	317-566-7563
78662	Senior Life Insurance Company	Po Box 2447	Thomasville	Georgia	31799-2447	229-228-6936
77119	Sentinel American Life Insurance Co	7 Hannover Sq 17m	New York	New York	10004-2616	212-598-8829
11000	Sentinel Insurance Company Ltd	One Hartford Plaza 16-85	Hartford	Connecticut	06155	860-547-5000
12870	Sentrury Casualty Company	1345 Enclave Parkway	Houston	Texas	77077	713-580-3100
28460	Sentry Casualty Company	1800 N Point Dr	Stevens Point	Wisconsin	54481	715-346-6000
24988	Sentry Insurance A Mutual Company	1800 N Point Drive	Stevens Point	Wisconsin	54481-1283	715-346-6000
68810	Sentry Life Insurance Company (L&h Acct)	1800 N Point Drive	Stevens Point	Wisconsin	54481	715-346-6000
21180	Sentry Select Insurance Company	Compliance Dept	Stevens Point	Wisconsin	54481	715-346-6000
97241	Settlers Life Insurance Company	Po Box 1031	Madison	Wisconsin	53701	608-443-5148
65757	Shelter Life Insurance Company	1817 W Broadway	Columbia	Missouri	65218-0001	573-445-8441
71420	Sierra Health And Life Insurance Company Inc	Po Box 36451	Las Vegas	Nevada	89128	702-242-7271
67636	Significa Insurance Group Inc	19 North Main Street	Wilkes-Barre	Pennsylvania	18711	800-796-7460
12575	Silverscript Insurance Company	2211 Sanders Road Nbt 10	Northbrook	Illinois	60062	615-743-6600
38776	Sirius America Insurance Company	One Liberty Plz 19th Fl	New York	New York	10006	212-312-2500
57673	Slovene National Benefit Society	247 West Allegheny Road	Imperial	Pennsylvania	15126	724-695-1100
57142	Sons Of Norway	1455 W Lake St	Minneapolis	Minnesota	55408	612-827-3611
74365	Southern Pioneer Life Insurance Company	400 Robert Street North	St Paul	Minnesota	55101	800-543-2644
12294	Southwest Marine And General Insurance Company	412 Mt Kemble Ave Suite 300c	Morristown	New Jersey	07960	800-774-2755
24767	St Paul Fire & Marine Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911
24775	St Paul Guardian Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
41750	St Paul Medical Liability Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911
24791	St Paul Mercury Insurance Company	One Tower Square	Hartford	Connecticut	06183	651-310-7911
19224	St Paul Protective Insurance Company	385 Washington St	St. Paul	Minnesota	55102-1396	651-310-7911
19070	Standard Fire Insurance Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
42986	Standard Guaranty Insurance Company	260 Interst N Circle Se	Atlanta	Georgia	30339-2111	770-763-1000
69019	Standard Insurance Company	Po Box 711	Portland	Oregon	97207-0711	971-321-7564
86355	Standard Life And Accident Insurance Company	One Moody Plz	Galveston	Texas	77550	409-766-6027
71706	Standard Life And Casualty Company	Po Box 510690	Salt Lake City	Utah	84151-0690	801-538-0376
69078	Standard Security Life Insurance Company Of New Yo	485 Madison Avenue	New York	New York	10022	212-355-4141
68985	Starmount Life Insurance Company	Po Box 98100	Baton Rouge	Louisiana	70898-9100	225-926-2888
40045	Starnet Insurance Company	475 Steamboat Rd	Greenwich	Connecticut	06830	203-542-3800
38318	Starr Indemnity & Liability Company	399 Park Ave 8th Fl	New York	New York	10022	646-227-6400
25127	State Auto Property & Casualty Insurance Company	518 E Broad St	Columbus	Ohio	43216	614-464-5000
25135	State Automobile Mutual Insurance Company	518 E Broad St	Columbus	Ohio	43215-3976	614-464-5000
94498	State Farm Annuity And Life Insurance Company	One State Farm Plaza	Bloomington	Illinois	61701	309-766-2311
25143	State Farm Fire And Casualty Company	One State Farm Plaza	Bloomington	Illinois	61710-0001	309-766-2311
25151	State Farm General Insurance Company	One State Farm Plaza	Bloomington	Illinois	61710-0001	309-766-2311
69108	State Farm Life Insurance Company	One State Farm Plaza	Bloomington	Illinois	61701	309-766-2311
25178	State Farm Mutual Automobile Insurance Company	One State Farm Plaza	Bloomington	Illinois	61710	309-766-2311
69116	State Life Insurance Company	Po Box 406	Indianapolis	Indiana	46206	317-285-1877
69132	State Mutual Insurance Company	Po Box 153	Rome	Georgia	30162-0153	706-291-1054
12831	State National Insurance Company Inc	Po Box 24622	Fortworth	Texas	76124	817-265-2000
89184	Sterling Investors Life Insurance Company	210 E Second Ave Ste 105	Rome	Georgia	30161	706-235-8154
77399	Sterling Life Insurance Company	555 College Rd East Plaza I	Princeton	New Jersey	08543-5241	800-688-0010
10952	Stonebridge Casualty Insurance Company	2700 W Plano Parkway	Plano	Texas	75075	319-355-8511
65021	Stonebridge Life Insurance Company	187 West Street	Rutland	Vermont	05701	319-355-8511
10340	Stonington Insurance Company	5801 Tennyson Pkwy Ste 600	Plano	Texas	75024	608-837-4440
80926	Sun Life And Health Insurance Company (Us)	One Sun Life Executive Park Sc 2335	Wellesley Hills	Massachusetts	02481	781-446-1523
80802	Sun Life Assurance Company Of Canada	One Sun Life Executive Pk Sc 2335	Wellesley Hills	Massachusetts	02181-5699	781-446-1523
79065	Sun Life Assurance Of Canada (Us)	One Sun Life Exec Park Sc 2335	Wellesley Hills	Massachusetts	02181-5699	781-446-1523
60941	Sunamerica Annuity And Life Assurance Company	21650 Oxnard St Suite 750	Woodland Hills	California	91367	888-502-0600
69256	Sunamerica Life Insurance Company	21650 Oxnard St Suite 750	Woodland Hills	California	91367	888-502-0600
69272	Sunset Life Insurance Company Of America	Po Box 219532	Kansas City	Missouri	64121-9532	816-753-7000
13175	Surecy Life & Health Insurance Company	Po Box 789773	Wichita	Kansas	67278-5986	316-462-3330
69310	Surety Life Insurance Company	3075 Sanders Rd H1a	Northbrook	Illinois	60062-7127	800-525-2799
82627	Swiss Re Life & Health America Inc	175 King Street	Armonk	New York	10504	877-794-7773
68608	Symetra Life Insurance Company	Po Box 34690	Seattle	Washington	98124-1690	425-256-8000
90581	Symetra National Life Insurance Company	Po Box 34690	Seattle	Washington	98124-1690	425-256-8000
69345	Teachers Insurance And Annuity Association Of Amer	730 Third Ave	New York	New York	10017	212-490-9000
42376	Technology Insurance Company	5800 Lombardo Center Ste 200	Cleveland	Ohio	10038	212-220-7120
69396	Texas Life Insurance Company	Po Box 830	Waco	Texas	76703-0830	254-745-6360
56014	Thrivent Financial For Lutherans	625 Fourth Ave South Ms 1340	Minneapolis	Minnesota	55415	800-847-4836
97721	Thrivent Life Insurance Company	625 Fourth Ave South	Minneapolis	Minnesota	55415-1624	800-847-4836
60142	Tiaa-Cref Life Insurance Company	730 Third Ave Mail Stop Ssc E1/N2	New York	New York	10017	212-490-9000
25534	Tig Insurance Company	250 Commercial St Ste 5000	Manchester	New Hampshire	03101	603-656-2233
69477	Time Insurance Company	501 W Michigan Street	Milwaukee	Wisconsin	53203	414-299-6932
18031	Topa Insurance Company	1800 Avenue Of The Stars 12th Fl	Los Angeles	California	90067	310-201-0451
69566	Trans World Assurance Company	885 S El Camino Real	San Mateo	California	94402-2392	650-348-2300
79022	Transamerica Advisors Life Insurance Company	4333 Edgewood Rd Ne Ms 4440	Cedar Rapids	Iowa	52499	319-355-8511
70688	Transamerica Financial Life Insurance Company	4333 Edgewood Road Ne	Cedar Rapids	Iowa	52499	914-697-8000
86231	Transamerica Life Insurance Company	4333 Edgewood Rd, Ne	Cedar Rapids	Iowa	52499	319-355-8511
28886	Transguard Insurance Company Of America Inc	702 Oberlin Rd	Raleigh	North Carolina	27605	919-833-1600
28188	Travco Insurance Company	One Tower Square	Hartford	Connecticut	06183-6014	860-277-0111
19038	Travelers Casualty And Surety Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
31194	Travelers Casualty And Surety Company Of America	One Tower Sq	Hartford	Connecticut	06183	860-277-0111
36170	Travelers Casualty Company Of Connecticut	One Tower Square	Hartford	Connecticut	06183	860-277-0111
19046	Travelers Casualty Insurance Company Of America	One Tower Square	Hartford	Connecticut	06183	860-277-0111
40282	Travelers Commercial Casualty Company	One Tower Square	Hartford	Connecticut	06183-1190	860-277-0111
36137	Travelers Commercial Insurance Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
27998	Travelers Home And Marine Insurance Company The	One Tower Square	Hartford	Connecticut	06183-6014	860-277-0111
25658	Travelers Indemnity Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
25666	Travelers Indemnity Company Of America	One Tower Square	Hartford	Connecticut	06183-9070	860-277-0111
25682	Travelers Indemnity Company Of Connecticut	One Tower Square	Hartford	Connecticut	06183-1051	860-277-0111
38130	Travelers Personal Insurance Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
36145	Travelers Personal Security Insurance Company	One Tower Sq	Hartford	Connecticut	06183	860-277-0111
25674	Travelers Property Casualty Company Of America	One Tower Sq Corp Tx 5pb	Hartford	Connecticut	06183-1190	860-277-0111
36161	Travelers Property Casualty Insurance Company	One Tower Square	Hartford	Connecticut	06183	860-277-0111
56006	Travelers Protective Association Of America	3755 Lindell	St Louis	Missouri	63108-3476	314-371-0533
31003	Tri State Insurance Company Of Minnesota	PO Box 1594	Des Moines	Iowa	50306-1594	515-473-3137
28535	Triangle Insurance Company Inc	Po Box 1189	Enid	Oklahoma	73702-1109	580-237-4276
92525	Truassure Insurance Company	111 Shuman Blvd	Naperville	Illinois	60563	630-718-4782
21709	Truck Insurance Exchange	Po Box 1628	Grand Rapids	Michigan	49501	323-932-3441
27120	Trumbull Insurance Company	One Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
61425	Trademark Insurance Company	400 Field Drive	Lake Forest	Illinois	60045	847-283-4190
62863	Trustmark Life Insurance Company	400 Field Drive	Lake Forest	Illinois	60045	847-283-4190
29459	Twin City Fire Insurance Company	Hartford Plaza	Hartford	Connecticut	06155	860-547-5000
84530	U S Financial Life Insurance Company	1290 Avenue Of The Americas	New York	New York	10104	201-743-5132
29599	U S Specialty Insurance Company	13403 Nw Fwy	Houston	Texas	77040-6009	713-462-1000
67423	Ubs Life Insurance Company Usa	Po Box 1795	Erie	Pennsylvania	16507-0795	201-352-2385
86371	Ulico Life Insurance Company	1625 Eye St Nw	Washington	District Of C	20001	202-682-4693
41050	Underwriter For The Professions Insurance Company	1560 Broadway Ste 2090	Denver	Colorado	80202	707-226-0100
80314	Unicare Life & Health Insurance Company	233 South Wacker St, Ste 3900	Chicago	Illinois	60606	877-864-2273

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
11121	Unified Life Insurance Company	Po Box 25326	Overland Park	Kansas	66225-5326	913-871-7284
91529	Unimérica Insurance Company	3900 McCarty Lane Suite 220	Lafayette	Indiana	47905	952-917-7186
69701	Union Bankers Insurance Company	1001 Heathrow Park Lane Ste 5001	Lake Mary	Florida	32746	407-444-4214
80837	Union Central Life Insurance Company	Po Box 81889	Lincoln	Nebraska	68501-1889	402-467-1122
62596	Union Fidelity Life Insurance Company	500 Virginia Dr	Ft Washington	Pennsylvania	19034	913-982-3700
25844	Union Insurance Company	PO Box 1594	Des Moines	Iowa	50306-1594	515-473-3137
69744	Union Labor Life Insurance Company	8403 Colesville Road	Silver Springs	Maryland	20910	202-682-4693
70408	Union Security Insurance Company	Po Box 419052	Kansas City	Missouri	64141-6052	651-361-4587
92916	United American Insurance Company	Po Box 8080	Mckinney	Texas	75070-0810	972-529-5085
11142	United Casualty Insurance Company Of America	12115 Lackland Road	St Louis	Missouri	63146	314-819-4300
56383	United Commercial Travelers Of America	Po Box 159019	Columbus	Ohio	43215	800-848-0123
62294	United Concordia Life And Health Insurance Company	4401 Deer Path Rd	Harrisburg	Pennsylvania	17110	717-260-7081
87645	United Fidelity Life Insurance Company	Po Box 410288	Kansas City	Missouri	64141-0288	816-391-2000
11770	United Financial Casualty Company	Po Box 89490	Cleveland	Ohio	44101	440-395-4460
16659	United Guaranty Commercial Insurance Company Of N	Law Dept., Po Box 20597	Greensboro	North Carolin	27420-0597	336-373-0232
26999	United Guaranty Mortgage Indemnity Company	Law Dept.; Po Box 20597	Greensboro	North Carolin	27420-0597	336-373-0232
15873	United Guaranty Residential Insurance Company	Law Dept., Po Box 20597	Greensboro	North Carolin	27420-0597	336-373-0232
16667	United Guaranty Residential Insurance Of North Car	Law Dept. Po Box 20597	Greensboro	North Carolin	27420-0597	336-373-0232
79413	United Healthcare Insurance Company	185 Asylum Street	Hartford	Connecticut	06103	877-832-7734
63983	United Heritage Life Insurance Company	Po Box 7777	Meridian	Idaho	83680-7777	208-493-6100
69922	United Home Life Insurance Company	Po Box 7192	Indianapolis	Indiana	46207-7192	317-692-7979
69930	United Insurance Company Of America	One E Wacker Drive	Chicago	Illinois	60601-1883	314-819-4300
94099	United Investors Life Insurance Company	2801 Highway 280 South	Birmingham	Alabama	35233	205-268-1000
69973	United Life Insurance Company	Po Box 73909	Cedar Rapids	Iowa	52407-3909	319-399-5700
92703	United National Life Insurance Company Of America	Po Box 1154	Glenview	Illinois	60025-1154	847-803-5252
69868	United Of Omaha Life Insurance Company	Mutual Of Omaha Plaza	Omaha	Nebraska	68175-0001	402-342-7600
42129	United Security Assurance Company Of Pennsylvania	Po Box 64477	Souderton	Pennsylvania	18964-9985	215-723-3044
21776	United Security Insurance Company	717 Cherry Street Suite C	Columbi	Missouri	65201	573-499-9714
81108	United Security Life And Health Insurance Company	6640 S Cicero Ave	Bedford Park	Illinois	60638	708-475-6056
25887	United States Fidelity & Guaranty Company	One Tower Square	Hartford	Connecticut	06183-1190	651-310-7911
21113	United States Fire Insurance Company	305 Madison Ave	Morristown	New Jersey	07962	973-490-6570
70106	United States Life Insurance Company New York	3600 Route 66	Neptune	New Jersey	07754-1580	713-522-1111
63479	United Teacher Associates Insurance Company	Po Box 26580	Austin	Texas	78755-0580	512-451-2224
29157	United Wisconsin Insurance Company	P.O. Box 3026	Milwaukee	Wisconsin	53201-3026	517-342-4200
72850	United World Life Insurance Company	Mutual Of Omaha Plaza	Omaha	Nebraska	68175	402-342-7600
63819	Unity Financial Life Insurance Company	4675 Cornell Road Ste 160	Cincinnati	Ohio	45241	513-247-0711
32867	Universal Fire & Casualty Insurance Company	3214 Chicago Dr	Hudsonville	Michigan	49426	616-662-3900
70130	Universal Guaranty Life Insurance Company	Po Box 5147	Springfield	Illinois	62705	217-241-6300
12577	Universal Health Care Insurance Company Inc	100 Central Ave Suite 200	St Petersburg	Florida	33701	727-456-6517
41181	Universal Underwriters Ins Co	7045 College Blvd	Overland Park	Kansas	66211	847-413-5048
70173	Universal Underwriters Life Insurance Company	3003 77th Ave Se	Mercer Island	Washington	98040	913-339-1000
40843	Universal Underwriters Of Texas Insurance Company	7045 College Blvd	Overland	Kansas	66211-1523	847-413-5048
62235	Unum Life Insurance Company Of America	2211 Congress St	Portland	Maine	04122	207-575-2211
29998	Upper Hudson National Insurance Company	4446 State Rt 42 Ste B	Monticello	New York	12701	845-791-6700
70955	Usa Life One Insurance Company Of Indiana	7735 Loma Court	Fishers	Indiana	46038	317-585-0400
72613	Usaa Direct Life Insurance Company	9800 Fredericksburg Road	San Antonio	Texas	78288	210-498-8000
69663	Usaa Life Insurance Company	Po Box 690286	San Antonio	Texas	78269-0286	210-498-8000
94358	Usable Life	Po Box 1650	Little Rock	Arkansas	72203-1650	501-375-7200
68632	Vantis Life Insurance Company	200 Day Hill Rd	Windsor	Connecticut	06095	860-298-5400
70238	Variable Annuity Life Insurance Company	Po Box 3206 A6-20	Houston	Texas	77253-3206	888-889-0910
20397	Vigilant Insurance Company	Po Box 1615	Warren	New Jersey	07061-1615	908-903-2000
13137	Viking Insurance Company Of Wisconsin	1800 N Point Dr	Stevens Point	Wisconsin	54481	715-346-6000
53953	Vision Benefits Of America	300 Weyman Plz	Pittsburgh	Pennsylvania	15236	412-881-4900
32395	Vision Service Plan Insurance Company	3333 Quality Drive	Rancho Cordova	California	95670-7985	916-851-5000
84549	Vista Life Insurance Company	The American Rd	Dearborn	Michigan	48121	313-337-1102
32778	Washington International Insurance Company	475 N Martingale Road Ste 850	Schaumburg	Illinois	60173	603-644-6600
70319	Washington National Insurance Company	11825 N Pennsylvania St	Carmel	Indiana	46032	317-817-6100
83445	Wellcare Health Insurance Of Arizona Inc	8735 Henderson Rd Ren 2	Tampa	Florida	33634	813-290-6200
64467	Wellcare Health Insurance Of Illinois	Po Box 31391	Tampa	Florida	33631-3391	813-290-6200
10155	Wellcare Prescription Insurance Inc	8735 Henderson Ren 2	Tampa	Florida	33634	813-290-6200
25011	Wesco Insurance Company	59 Maiden Lane 6th Floor	New York	New York	10038	212-220-7120
70335	West Coast Life Insurance Company	Po Box 2723	Birmingham	Alabama	35202-2723	205-268-1000
27871	Western Agricultural Insurance Company	5400 University Ave	West Des Moines	Iowa	50266	515-225-5400
70483	Western And Southern Life Insurance Company	400 Broadway	Cincinnati	Ohio	45202-3312	513-629-1800
57711	Western Catholic Union	510 Main Street	Quincy	Illinois	62301-3941	217-223-9721
27502	Western General Insurance Company Inc	5230 Las Virgenes Rd	Calabasas	California	91302	818-880-9070
70432	Western National Life Insurance Company	2929 Allen Prkwy A6-20	Houston	Texas	77019	806-345-7400
91413	Western Reserve Life Assurance Co Of Ohio	570 Carillon Prkwy	St Petersburg	Florida	33716-1201	727-299-1800
92622	Western Southern Life Assurance Company	400 Broadway	Cincinnati	Ohio	45202-3312	513-629-1800
39845	Westport Insurance Corporation	Po Box 2991	Overland Park	Kansas	66201-1391	913-676-6723
57010	William Penn Association	709 Brighton Road	Pittsburgh	Pennsylvania	15233-1805	412-231-2979
66133	Wilton Reassurance Company	187 Danbury Rd River Bldg 3fl	Wilton	Connecticut	06897-4079	203-762-4412
60704	Wilton Reassurance Life Company Of New York	187 Danbury Rd Riverview Bldg 3rd Fl	Wilton	Connecticut	06897	203-762-4486
65960	Windsor Life Insurance Company	1345 River Bend Dr Suite 100	Dallas	Texas	75247	214-559-0850
56170	Woman's Life Insurance Society	1338 Military St	Port Huron	Michigan	48060-5020	810-985-5191
57320	Woodmen Of The World Life Insurance Society	1700 Farnam St	Omaha	Nebraska	68102-2002	402-342-1890
31232	Work First Casualty Company	3411 Silverside Rd Ste 101	Wilmington	Delaware	19811	302-358-2649
79987	World Corp Insurance Company	Po Box 14546	Des Moines	Iowa	50306-3546	515-245-2393
70629	World Insurance Company	Po Box 14556	Des Moines	Iowa	50334-3556	515-245-2393
11090	Worth Casualty Company	Po Box 66	Fort Worth	Texas	76117	817-759-0673
88080	Xi Life Insurance And Annuity Company	20 N Martingale Rd Ste 200	Schaumburg	Illinois	60173	847-517-2990
71323	Zale Life Insurance Company	Po Box 152762 Sta 5b-9	Irving	Texas	75015	972-580-4499

**LIFE, ACCIDENT & HEALTH COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS**

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
13269	Zenith Insurance Company	21255 Califa Street	Woodland Hills	California	91367	818-713-1000
30120	Znat Insurance Company	21255 Califa Street	Woodland Hills	California	91367	818-713-1000
16535	Zurich American Insurance Company	1400 American Ln Twr 1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048
27855	Zurich American Insurance Company Of Illinois	1400 American Ln T1 19th Fl	Schaumburg	Illinois	60196-1056	847-413-5048
90557	Zurich American Life Insurance Company	7045 College Blvd	Overland Park	Kansas	66211	877-301-5376

## **Insurance Consumer Hotline**

Contact DIFP's Insurance Consumer Hotline  
if you have questions about your insurance policy  
or to file a complaint against an  
insurance company or agent:

**difp.mo.gov**  
**800-726-7390**



**DIFP**

Department of Insurance,  
Financial Institutions &  
Professional Registration

Harry S Truman Building, Room 530  
301 W. High St.  
PO Box 690  
Jefferson City, MO 65102

**APRIL 2012**